

The Child Poverty Action Group, Church of England,  
Oxfam GB and The Trussell Trust

# Emergency Use Only

## Understanding and reducing the use of food banks in the UK

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The research in this report was jointly commissioned by  
Child Poverty Action Group (CPAG), The Church of England, Oxfam GB and The Trussell Trust



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**The Church of England** plays a vital role in the life of the nation, proclaiming the Christian gospel in words and actions. Its network of parishes and 41 dioceses cover the country bring a vital Christian dimension to the nation, as well as strengthening community life in numerous urban, suburban and rural settings.

<https://churchofengland.org>

**Child Poverty Action Group** is the leading national charity working to end poverty among children, young people and families in the UK.

<http://www.cpag.org.uk>

**Oxfam GB** is a member of Oxfam International, an international confederation of 17 organizations networked together in more than 90 countries, as part of a global movement for change, to build a future free from the injustice of poverty.

<http://www.oxfam.org.uk>

**The Trussell Trust** is a Christian charity that runs a network of over 400 UK foodbanks which provide emergency food and support to people in crisis.

<http://www.trusselltrust.org>

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## EXECUTIVE SUMMARY

### EMERGENCY USE ONLY: UNDERSTANDING AND REDUCING THE USE OF FOOD BANKS IN THE UK

Use of emergency food aid in the UK, particularly in the form of food banks, has dramatically increased over the last decade.<sup>1</sup> This research, jointly conducted by Oxfam, Child Poverty Action Group (CPAG), the Church of England and The Trussell Trust, examines why people are turning to food banks, how food bank use fits with their wider coping strategies, and what might be done to reduce the need that leads to food bank use.

Our research used a combination of methodological approaches. We conducted 40 in-depth interviews with clients at 7 food banks in a diverse range of areas across the UK, collected additional administrative data from more than 900 clients at 3 of those food banks regarding the reasons for their referral, and analysed a caseload of 178 clients accessing an advice service at one food bank.

#### Summary of key findings

- People interviewed for this research turned to food banks as a last resort, when other coping strategies had failed or were overstretched. Deciding to accept help from a food bank was often difficult, and was described by participants as being ‘unnatural’, ‘embarrassing’ and ‘shameful’.
- Most food bank users were facing an immediate, acute financial crisis – either a complete loss of income or a very significant reduction in their income had left them at crisis point, with little or no money to put food on the table.
- The acute crises people faced could be prompted by a sudden loss of earnings, or a change in family circumstances such as bereavement or homelessness. However, for between half and two-thirds of the people included in this research, the immediate income crisis was linked to the operation of the benefits system (with problems including waiting for benefit payments, sanctions, or reduction in disability benefits) or tax credit payments.
- The emergency support available to people at a time of crisis was not sufficient to prevent them having to turn to a food bank. Many participants were not aware of the various emergency payments available in different circumstances, and even fewer were receiving them. Only half (or less) of the users we spoke to knew they could seek support from the Local Welfare Assistance Scheme; very few of those potentially eligible had been awarded short-term benefit advances or hardship payments.

The acute crisis that led the people we interviewed to have to turn to food banks was set against a backdrop of complex, difficult lives. It was common for food bank users to have experienced ill health, bereavement, relationship breakdown, substantial caring responsibilities or job loss. Many lived on constantly low incomes. People with mental health problems appeared to be particularly at risk.

The evidence in this report helps shed light on the factors that are driving food bank use in the UK. Causes of shocks in people’s lives are many and varied, and the social security system is a vital safety net for all of us at such moments. Yet, as the report shows, action is needed to ensure that this safety net continues to operate as intended. Achieving this will help to prevent a life-shock becoming a crisis, and ensure the system offers vital protection for vulnerable people like those we met during this research. Our report paints a picture of the challenging, complex lives many food bank users have, and underlines the need to address these wide ranging issues. But we are also able to point to practical, measured changes in policy and practice that will help reduce the need for food banks, and ensure vital support for people in times of crisis.

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<sup>1</sup> Downing and Kennedy (2014), *Food Banks and Food Poverty*, London: House of Commons Library.

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## KATH'S STORY 'I THOUGHT THE SYSTEM WOULD PROTECT ME'<sup>2</sup>

Kath lives with her three teenage sons. Her youngest son has several serious medical conditions and requires intensive support. After her partner left 4 years ago, Kath gave up work to become his full-time carer. This left the family finances in precarious financial position:

*'We live very close to the edge... we don't have many things. My 17-year-old needed a passport to get a part-time job and I had to say no. My youngest, who's 14, has never been on a school trip, and I can't afford the art supplies my other son needs for his course.'*

The family were just about managing when their Child Tax Credits were halved without notice. Kath had arranged her finances so that she relied on her tax credits to pay for food and other daily necessities, so the effect was catastrophic.

When Kath contacted HMRC, she was told her credits had been cut because she had failed to tell them that her two older sons were staying in education. Kath says she did update them. She was assigned a case worker and given a number to call, 'and that's where the problem started'.

*'I called them every day all day and couldn't get through. And every time I got put through to the answer machine we got charged. It was awful. I'd go back to the helpline and say "I can't get through", and they said "Well, that's the number". They didn't help at all. It went on for eight weeks.'*

Kath was horrified by how she was treated. *'When our money was stopped, there was no compassion, there was no way to get support.'*

Meanwhile, she was getting into more and more debt: *'We got behind on all our bills; everything just got swallowed up, and my direct debits were bouncing.'*

She became unable to meet the family's basic needs. *'It was freezing cold, there was no wood for the fire, I was on the emergency on the meter and I knew the lights were about to go out, and I had no food.'* To attempt to make ends meet, Kath had to rehouse a much-loved family pet, a decision which she described as *'heart-breaking'*. But this was still not enough: *'I had no money to get my children to school... I was desperate.'*

To compound their problems, her youngest son's conditions mean he needs to eat healthily, which Kath found challenging on a small budget. *'He can't eat fast food; he would have ended up in hospital.'*

Kath and her family survived with the help of donations from her local Citizens Advice Bureau and food bank. It took eight weeks for the decision to cut her Child Tax Credits to be overturned.

She said of her experience: *'I thought the system would protect me. I never thought I would be completely ignored. I feel I was let down hugely. My benefits are my safety net – if they're removed, how are families like ours meant to survive?'*

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<sup>2</sup> Case studies throughout the report come directly from in-depth interviews, and are used with permission. Personal details have been changed to protect participants' anonymity.



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## Why do people use food banks?

**Food bank use was usually the result of an immediate income crisis.** For participants in our in-depth interviews, food bank use was primarily in response to an immediate and severe financial crisis: something had happened which had left them without enough income to buy sufficient food for themselves and their families. Most families viewed food bank use as a short-term or emergency measure.

An 'acute' income crisis – a specific, identifiable event which had left the household without any income at all or with their income a dramatically reduced – was the dominant reason people gave for using food banks. Food bank use solely as a result of ongoing, chronic low income, without being attributed to a particular identifiable event, was less common.

Some participants could describe what they would have done without the food bank: relying on family, borrowing or making do. Others reported that they would have been completely bereft without it, or might have resorted to stealing to feed themselves and their families.

Although an immediate, severe financial crisis was often the 'last straw' that had brought people to the food bank it was rarely, if ever, the entire story. Participants' life stories revealed a number of income shocks in their past which had contributed to their current situation:

- **Loss of earnings from employment** can occur for a number of reasons including redundancy, loss of work through ill health, caring responsibilities or delayed wages. Around 11-16% of food bank users at the three food banks where additional administrative data were collected were in households where no one was currently working but which had experienced job loss, for whatever reason, in the last six months.

Income crisis related to job loss seemed to be a particular problem for those with little or no experience of claiming benefits, who were reluctant to claim benefits or found the system difficult to navigate. It could quickly lead to a build-up of arrears and debts, themselves posing a long-term threat to financial stability.

- **Change in family circumstances** Although rarely given as the main reason for turning to the food bank, changes in the family (adults forming or leaving relationships, new babies, or older children moving into or out of the family) can threaten previously established livelihood strategies and trigger a challenging period of change in the process of re-establishing a household (finding new accommodation, securing financial arrangements and registering for changes in benefits).

The frequency of **bereavement** among food bank users was a striking feature of this research. Death of a loved one can have a direct financial impact, through loss of income from the deceased but also job loss (because of time taken to care for the dying person or because the emotional impact on the bereaved leaves them unable to work). Bereavement can also have an indirect effect through its impact on a range of other previously established social networks and survival strategies.

- **Homelessness** This accounts for around 3% of Trussell Trust Foodbank referrals, with additional administrative data collected by the research suggesting that the total proportion may be slightly higher. Suddenly becoming homeless can disrupt income through loss of work or benefits. Equally, other life-shocks, such as losing a job, can lead to homelessness and food bank referral. There were clear examples of participants living in fear of future homelessness as a result of rent arrears which they were building up, or because of suspended Housing Benefit.

Food bank users are not unique in having complex lives. However, it was not uncommon for food bank users interviewed to have experienced several particularly dramatic negative life events, which could be cumulative and compounding. Wider vulnerabilities, often the legacy of previous life-shocks, also played a significant role in determining how well individuals were able to tackle the crisis they were facing.

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**Often attributable to problems with benefits.** Difficulty in navigating the benefit system was a common feature of food bank users' experiences. The benefit system was experienced as complicated, remote and, at times, intimidating, especially for those trying to resolve problems that had occurred with a claim. Lack of clear communication about what help was available or how to access it was particularly a problem for people who had always worked and never claimed benefits before. A number of reasons for 'acute income crisis' were identified which related directly to the administration of main income replacement benefits or tax credits, as follows:

- **Waiting for benefits** Evidence from the additional administrative data shows that around a third of food bank users reported claiming a benefit which had not yet been decided. In County Durham, less than half (47%) of food bank users who reported waiting for benefits said they knew they could apply for a short-term benefit advance (STBA), only 26% of had done so, and only 9% had been awarded the advance. Analysis of welfare advice caseload data from Tower Hamlets Foodbank revealed that low use of STBAs is attributable to lack of awareness of STBAs, practical barriers to making a request (including lack of access to a telephone; or being advised to use other emergency support, including the food bank, instead), and refusals of STBA claims that were shown to be legally incorrect.

- **Sanctions** Of those food bank users for whom additional data was collected, 20-30% said that their household's benefits had recently been stopped or reduced because of a sanction. This varied between locations: 19% in Tower Hamlets, 23% in Epsom and Ewell, and 28% in County Durham. Themes emerging from the Tower Hamlets Foodbank caseload included lack of clear information about sanctions or hardship payments, sanctions made in error or affecting vulnerable people with health problems, and particular difficulties arising from the impact of sanctions on Housing Benefit.

- **Problems with disability benefits** Analysis of the welfare advice caseload at Tower Hamlets Foodbank revealed a number of specific problems which can occur with Employment and Support Allowance (ESA), including money stopped because of the claimant being found 'fit for work' in an ESA assessment (this affected 9-16% of food bank users included in the additional data analysis). Other problems included difficulties with submitting medical certificates or application forms, and failure to attend medical examinations. The introduction of 'mandatory reconsideration' before submission of an appeal had also contributed to some food bank users experiencing significant periods without benefit payment.

- **Problems with tax credit payments** These had led to dramatic reductions in income for some interview participants, causing real hardship because they had previously been relied upon as a significant proportion of income. These tax credit problems could be difficult to rectify, often resulting in long waits before missing payments are repaid. Analysis of the caseload at Tower Hamlets Foodbank revealed that particular problems can occur for those registering a change in family circumstances, and also for those who are not British or Irish nationals.

**Experienced against a backdrop of ongoing severe shortage or insecurity of income.** Aside from immediate income crisis, many interview participants described the ongoing impact of living on a low income. Long-term low income was sometimes a product of wages being low or unreliable, but was also attributed to low benefit levels. Some families were not receiving benefit they were entitled to, either because they had failed to claim or because they had had claims refused. For others, their income from benefits had been reduced through deductions for repayments or because of recent reforms.

Most participants described how using credit and debt formed part of their immediate coping strategy, but also how repayments of long-term debts had a significant impact on their household's disposable income.

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**Finally, food bank use is made more likely by specific, identifiable vulnerabilities.** In-depth interviews revealed a number of specific factors which appeared to make individuals or families either more likely to be hit by significant life-shocks or less likely to be able to cope with them:

- Experience of living in the particular local area, including lack of access to jobs, shops and services.
- Impact of physical and mental illness on individuals and the wider household, with illness and/or caring responsibilities affecting not only ability to work but also capacity to deal with other crises.
- Difficulty obtaining or proving educational qualifications or skills.
- Problems with housing.
- Isolation or lack of family support.
- Large debt repayments which reduce disposable income at source and potentially lead to spiralling financial problems.

### **RAJA'S STORY JSA SANCTION LEADING TO FOOD BANK USE**

Raja lives in a small flat which he rents from a housing association. He worked as a nurse until 2008 when he was hospitalised with mental health problems; at this time, Raja also lost his home. He made a gradual recovery over the next few years and lived in a series of hostels. He was eventually re-housed to his current home and was able to start work again in 2011.

After losing his job again in 2013, Raja applied for Jobseeker's Allowance (JSA). His claim took eight weeks to be processed. During this time Raja had to use the food bank for the first time, as he did not have enough money to buy food. His benefits were stopped at the beginning of 2014 because he could not access the system to complete the required job-search activities.

*"Over Christmas for three days I didn't have access to universal job match, as I didn't have access to a computer as everything was still shut, my local library was shut. The day I went to sign on I found I had been sanctioned. It went on for four weeks. It's not at all reasonable. I'm not just talking about myself, but so many people are sanctioned. I didn't even have electricity whilst I was sanctioned as I couldn't afford it, and I ended up at the food bank."*

Raja survived with the help of a crisis payment from Citizens Advice Bureau and food parcels from the food bank. His housing association also supported him in his efforts to find work.

Raja found the Jobcentre to be very unhelpful: he experienced a lack of empathy and support and a lack of information, particularly about whether the JSA sanction would have a knock-on effect on his Housing Benefit. When he tried to question the sanction he was referred to a helpline based in Newcastle, but the advisers were not able to help with his case.

*"I don't think we get enough help from the Jobcentre itself with applying for jobs. My local housing association do help me; they give me a one-to-one and they let me access computers."*

Raja remained positive about the future, and was learning new IT skills at college and applying for low-paid jobs.

*"I think I've now got a part-time job working as a night receptionist so I'm very happy. Working is good for your health; it's good to be doing something. I want to get off benefits. Even though it's minimum wage, I can't wait to get off them. I was on more money when I was a senior nurse but I think anything is better than dole money."*

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## How do food banks fit with wider livelihood strategies?

**Access to emergency payments** – The majority of food bank users were not aware of the availability of Local Welfare Assistance Scheme (LWAS) crisis payments, and even fewer were receiving them. Experience of our in-depth interview participants was that LWAS were often poorly advertised or difficult to access.

Several in-depth interviews conducted in Scotland, where elements of the social fund were replaced with the Scottish Welfare Fund, also highlighted a lack of awareness of the scheme and practical barriers to take up, including perceived delay in processing applications and lack of affordable local transport to collect awards.

**Wider support services** – for most families, their primary source of emergency assistance was the agency that referred them to the food bank. Referral agencies included welfare rights advice and housing services, homelessness or substance abuse charities, refugee support groups, schools and health services. Referral agencies were usually spoken of very positively, particularly where the food bank referral voucher had formed part of a wider package of help and support.

Users of Trussell Trust Foodbanks also spoke positively about support they received from the food bank itself – particularly the warmth of welcome they received there, the opportunity to talk, and its signposting to other support services.

**Other strategies for managing life on a very low income** – Participants described a range of highly developed financial strategies for managing life on a very low income, including different methods of prioritising expenditure, saving or digging into savings, and selling possessions. Cutting back on food was a common approach.

Borrowing and debt were also an essential part of livelihood strategies. Many participants had borrowed from family and friends, where this was possible, while those whose family were unable or unwilling to help faced particular challenges. Other forms of debt brought higher risks: building up arrears with housing payments and other utilities, or turning to high-cost lenders in desperation.

Phones and internet access played an essential part in families' strategies for survival, allowing them to access the benefit system and stay in touch with vital social support networks.

**Personal strengths** – The people we spoke to showed remarkable fortitude, and often good humour, in the face of very difficult situations. Maintaining a positive mental attitude was mentioned as a strength, with many saying they had to stay strong for other family members. Inter-personal skills, such as communication and friendliness, were often combined with a willingness to help and care for others within and outside their family. Some undertook voluntary work in order to 'give back', others to gain work experience. Similarly, studying was mentioned as both a positive strategy in itself and as a step towards employment.

**Social networks** – For those who had them, social networks played a crucial role in helping individuals and families through crisis. Nuclear and wider family, as well as friends and neighbours, were important for much more than just financial support. Practical assistance, such as help with transport, childcare or filling in forms, was coupled with emotional support. However, social support could have a flipside, with expectations that support would be given in return, or involving relationships which themselves entailed caring responsibilities.

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## Recommendations

For the individuals and families using food banks who contributed to this report, hunger and hard choices between heating, eating, paying bills and servicing debts are real. Crucially, the immediate income crisis which precipitated food bank use was often outside of an individual's control – rather it resulted from a failure of income which they did not instigate, or the effects of which they were unable to reverse.

Participants told stories of complex lives with interlocking challenges. We heard about the ongoing daily grind of living without sufficient income to make ends meet each month, of struggling to find and be able to keep a job, of trying to cope with mental and physical ill health or bereavement. Many of those who are forced to use food banks are living in, or close to, poverty. Offering sustained change for those we came into contact with during the course of this research requires long-term thinking and bold choices. But the promise of a social security safety net that is there to protect people at times of crisis is something that can, and must be, preserved and protected. Food banks, whilst providing a vital and welcoming lifeline to many, should not become a readily accepted part of that formal provision.

The experiences of the food bank users in this study reveal important truths about the impact of problems with our benefit system on some of the most vulnerable people in our society. The very real challenges faced by these people are too often being compounded – rather than assisted – by their experience of the benefit system, and by policy choices regarding the support offered to people who are out of work or who cannot work.

Our research has identified a number of specific problems which contribute to food bank use, along with some relatively simple changes which could, potentially, dramatically reduce the numbers of people referred to food banks for these reasons:

### WHAT MIGHT PREVENT PEOPLE FROM USING FOOD BANKS?

1. Improve access to short-term benefit advances: increase awareness, simplify the claim process and improve data collection to identify support needs.
2. Reform sanctions policy and practice: increase access to hardship payments, clarify communications about sanctions, mitigate the impact whilst a sanction is being reconsidered and address issues for Housing Benefit.
3. Improve the ESA regime: ensure claimants are not left without income whilst challenging a decision made because of missing medical certificates or missed appointments.
4. Sustain and improve access to emergency financial support through Local Welfare Assistance Schemes and the Scottish Welfare Fund.
5. Ensure Jobcentres provide an efficient and supportive service for all clients.
6. Improve Jobcentre Plus Advisers' awareness of, and ability to respond to, mental health problems.
7. Improve access to appropriate advice and support.

The evidence in this report helps shed light on the factors that are driving food bank use in the UK. Causes of shocks in people's lives are many and varied, and the social security system is a vital safety net for all of us at such moments. Yet, as the report shows, action is needed to ensure that this safety net continues to operate as intended. Achieving this will help to prevent a life-shock becoming a crisis, and ensure the system offers vital protection for vulnerable people like those we met during this research. Our report paints a picture of the challenging, complex lives many food bank users have, and underlines the need to address these wide ranging issues. But we are also able to point to practical, measured changes in policy and practice that will help reduce the need for food banks, and ensure vital support for people in times of crisis.

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# 1 INTRODUCTION

Use of emergency food aid in the UK, particularly in the form of food banks, has dramatically increased over the last decade.<sup>3</sup> Yet the evidence base regarding what leads individuals and families to use emergency food services remains limited.<sup>4</sup> This research, which was jointly commissioned by Oxfam, Child Poverty Action Group (CPAG), the Church of England and The Trussell Trust, aims to expand that evidence base, inform the debate on emergency food aid, and offer practical solutions to reduce the need for such assistance.

Our research used a combination of methodological approaches to capture as fully as possible the reality of food bank use in the UK:

- We conducted 40 in-depth interviews with clients at 7 food banks in a diverse range of locations across the UK, charting the course of their journey to the food bank in their own words, using a methodology informed by the Sustainable Livelihoods Approach.<sup>5</sup>
- We collected additional administrative data from more than 900 clients at 3 of those food banks regarding the reasons for their referral, enhancing existing data collected by The Trussell Trust.
- We analysed a caseload of 178 clients accessing a welfare advice service at one food bank, available since summer 2013, to explore the specific issues they faced and to identify potential solutions.

Our analysis uncovers the immediate causes that left many of the people we spoke to with little or no money to put food on the table, with many reporting that they had no other option but to turn to a food bank. The immediate income crisis that predominantly led to food bank use was often one incident in a complex life story, in which several other factors had combined to leave people vulnerable and less able to cope with dramatic changes. We also gained insight into the range of steps that people take before (and alongside) going to a food bank as a means of dealing with their crisis.

The research concludes with recommendations on how to reduce the numbers of people who need to use food banks. These particularly focus on remedying some weaknesses in the current administration of the main income-related benefits. Many of the solutions proposed involve making relatively simple, technical changes that could make a substantial difference to the lives of a large number of people. As significant reform of the social security system continues, we propose changes that can help to ensure that this system continues to operate as a supportive safety net for everyone in times of need, protecting vulnerable people like those we met during this research, and preventing a life-shock from becoming a crisis.

## 1.1 BACKGROUND

Provision of informal food aid in the UK has gone on for many years, without being widely publicised, documented or understood. However, the recent growth of the network of food banks and the public attention which surrounds it has made food aid an increasingly visible phenomenon.<sup>6</sup>

Food banks provide food aid to people in acute need, following referral by a health or social care professional, or other agency. In the UK, food banks are run by a range of volunteer-based organisations, redistributing food donated by consumers, retailers and the food industry. The largest network is co-ordinated by The Trussell Trust charity (Box 1.1).

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<sup>3</sup> Downing and Kennedy, 2014

<sup>4</sup>For the most recent review of the literature see Lambie-Mumford, Crossley, Jensen, Verbeke, & Dowler (2014).

<sup>5</sup> The Sustainable Livelihoods Approach adopts a distinctive perspective on poverty by taking as its starting point not deprivation (what people don't have), but instead assets: people's strengths and capabilities, and the strategies they use to survive. (May, Brown, Cooper, & Brill, 2009)

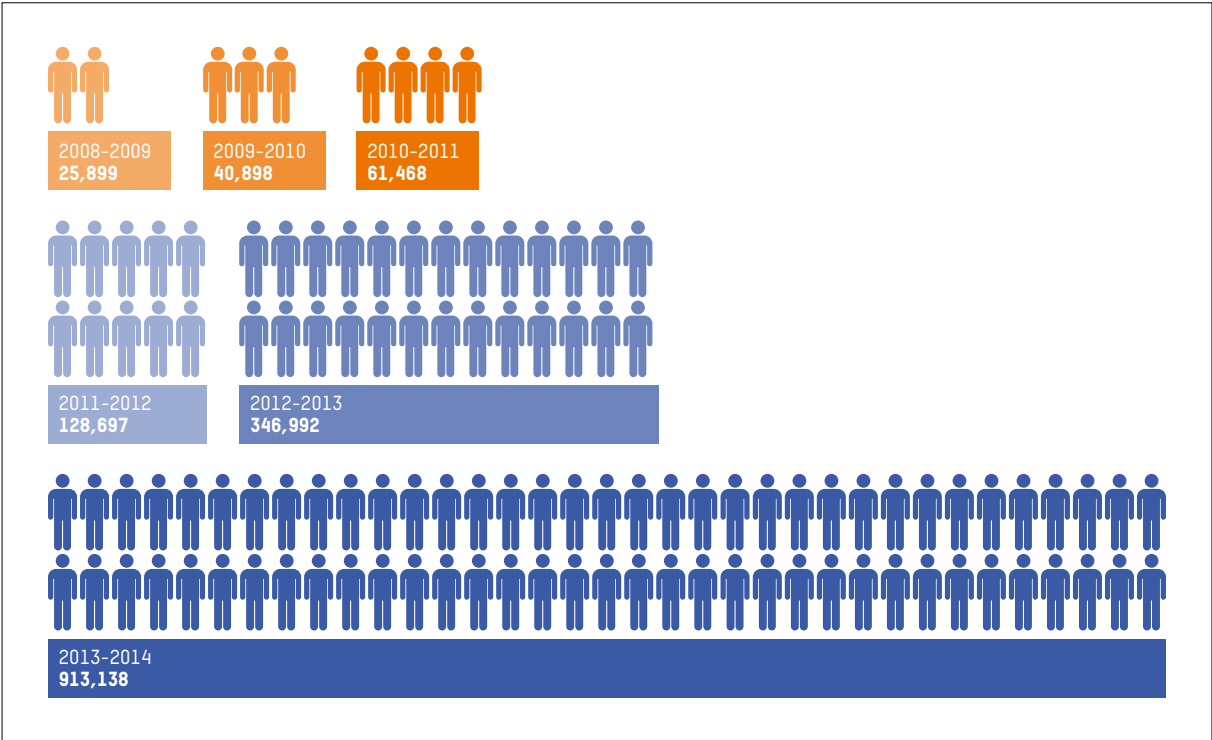
<sup>6</sup> (Lambie-Mumford, Crossley, Jensen, Verbeke, & Dowler, 2014, p. 21).

**BOX 1.1 THE TRUSSELL TRUST FOODBANK NETWORK**

The Trussell Trust works in partnership with churches and other groups to open and run food banks based in the heart of local communities. Food banks which belong to its network operate according to a strict referral system. Referrals are made by a range of support agencies, such as advice centres, doctors, and health or social workers. Frontline staff at those agencies identify people in crisis and issue a food voucher. Clients receive three days’ supply of nutritionally balanced, non-perishable food in exchange for their food voucher. Staff and volunteers at Trussell Trust Foodbanks also make time to listen, and to signpost clients to other services. Typically, clients visit once or twice, but can receive up to three food vouchers in a six-month period, with additional vouchers dependent upon an inquiry from the food bank manager to the referral agency to validate the client’s need and justify continuing support.

The Trussell Trust has more than 400 food banks in the UK operating from over 1,000 locations. In 2013-14, Trussell Trust Foodbanks distributed parcels to feed 913,138 people, an increase from 346,992 in 2012-13 and 128,697 in 2011-12 (Box 1.2).

**BOX 1.2 NUMBERS GIVEN 3 DAYS’ EMERGENCY FOOD BY TRUSSELL TRUST FOODBANKS**



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The government does not collect official statistics on the use of food banks.<sup>7</sup> The main source of data regarding food bank usage across the UK is The Trussell Trust Network. However, The Trussell Trust is only one of a huge number of food aid initiatives in the UK, with the wider food aid landscape being both diverse and difficult to document. It is therefore impossible to accurately estimate the numbers of people fed by food aid providers in the UK, either in total or on a monthly basis.<sup>8</sup>

Existing research on the food aid landscape in the UK largely comes from the high-level statistics and individual stories published by The Trussell Trust and others.<sup>9</sup> A discussion of current data and trends was provided by Oxfam/Church Action on Poverty in their *Walking the Breadline* (2013)<sup>10</sup> and *Below the Breadline* (2014)<sup>11</sup> reports. This analysis made it clear that growth in food aid is not limited to the expansion of The Trussell Trust Network. For example, Oxfam and Church Action on Poverty have calculated that the number of meals provided by three of the main food aid providers (The Trussell Trust, Fareshare and Food Cycle) increased by 54% between 2012/13 and 2013/14.<sup>12</sup>

Discussions of the drivers of food bank use and its increase are set in the context of the current economic climate – characterised by rising costs of food and fuel, stagnating or declining earnings and the ongoing impact of the recent recession – and a number of significant changes to welfare provision and cuts to public spending.<sup>13</sup> This context is complex; it varies regionally and according to different sections of the labour market and wider society. Debates are also highly politicised, with provision of food aid becoming increasingly high profile, but also controversial. There has been much speculation that welfare reforms are having the biggest impact on growth of food banks. However, others maintain that there is ‘no robust evidence’ to the link the two, pointing instead to the growth of The Trussell Trust Foodbank Network itself.<sup>14</sup>

The recent, largely desk-based research published by the Department of the Environment, Food and Rural Affairs (DEFRA)<sup>15</sup> highlighted that current, rigorous empirical information on UK food aid provision, and the reasons for it, is limited. This project attempts to meet the need – as identified in the DEFRA research – for further evidence regarding the background to food bank use and the wider strategies households use to cope in times of crisis (Box 1.3). Most importantly, the substantial qualitative element prioritises speaking directly to food bank users: putting their individual stories, experiences and views centre stage.

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<sup>7</sup> In February 2013, David Heath, then Minister of State for Environment, Food and Rural Affairs, stated that the range and community-led nature of food aid provision was such that ‘the Government does not believe it is possible to keep a record of the number of food banks, nor the potential number of people using them or other types of food aid, without placing unnecessary burdens on volunteers trying to help their communities.’ (Downing & Kennedy, 2014).

<sup>8</sup> (Lambie-Mumford, Crossley, Jensen, Verbeke, & Dowler, 2014).

<sup>9</sup> Reports at local levels include Diocese of Ripon, Ellesmere Point food banks and Share food bank in Sheffield (Killeya, 2014).

<sup>10</sup> (Cooper & Dumbleton, 2013).

<sup>11</sup> (Cooper, Purcell, & Jackson, 2014).

<sup>12</sup> (Cooper, Purcell, & Jackson, 2014).

<sup>13</sup> For full discussion of the social and economic context see (Cooper, Purcell, & Jackson, 2014).

<sup>14</sup> For a comprehensive, independent, overview of context and debates see (Downing & Kennedy, 2014).

<sup>15</sup> (Lambie-Mumford, Crossley, Jensen, Verbeke, & Dowler, 2014).



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## BOX 1.3 AIMS, OBJECTIVES AND RESEARCH QUESTIONS

### AIMS AND OBJECTIVES

This research aims to understand, and thereby help reduce, the need for food banks in the UK, by:

- Identifying the background context and specific trigger points that lead to people being referred to food banks.
- Assessing people's wider coping strategies and how their use of food banks fit with these.
- Exploring what might help people who use food banks not to have to return to them, or not to have resort to using them in the first place.
- Capturing and disseminating the key findings to policy-makers and practitioners.

### RESEARCH QUESTIONS

1. Why are people using food banks – what are the immediate triggers and wider factors?
2. What is the role of food banks in people's coping strategies?
3. What would help to reduce the need for people to use food banks in the future?

## 1.2 RESEARCH DESIGN

The research was designed to provide a multi-method approach to understanding food bank use, with three complementary strands of data collection:

### A. In-depth interviews and telephone follow-up (40 food bank users from 7 food banks)

Semi-structured, face-to-face interviews allowed extensive exploration of the circumstances leading to referral to a food bank, as well as users' first-hand accounts of their experiences. With their consent, participants were contacted four to six weeks later for a short follow-up telephone interview. This explored what had happened since they had come to the food bank; to what extent the issues which led them to request emergency food had been addressed; and whether they were still at risk of food poverty.

### B. Additional administrative data collection (more than 900 food bank users from 3 food banks)

Simple data were collected which enhanced the administrative data collected by The Trussell Trust, by capturing further detail on the demographic profile of food bank users and their reasons for referral. Where users gave permission, data were collected using a standardised form filled out by food bank volunteers from three food banks between February 2014 and June 2014.

### C. In-depth caseload analysis (at Tower Hamlets Foodbank)

During 2013/14, a CPAG welfare rights adviser based at the Tower Hamlets Foodbank worked with 178 clients, some of whom had multiple problems with benefits. The evidence collected provides detailed background about the benefit problems which had led individuals to be referred to the food bank, and whether these problems could be resolved by benefits advice or required other types of intervention.

Use of mixed methods is widely recognised as essential for building a fuller understanding of complex social phenomena such as food bank use.<sup>16</sup> The qualitative interviews provide real insight into the reasons people are using food banks, how visiting a food bank fits into their lives, and the wider strategies they use to cope.

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<sup>16</sup> [Byrne & Humble, 2007] (Morse, 2003) (Brewer & Hunter, 2006).

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The other strands of the research complement this, giving an indication of the wider prevalence of specific issues (through the additional administrative data) and a much deeper understanding of specific benefits issues experienced by food bank users (through the caseload analysis).

Full details of the methodology used for each strand can be found in Appendix A.

The research was guided by an Advisory Group, made up of academic and social policy experts, as well as representatives from The Trussell Trust and independent food banks. A number of steps were taken to make the research as participatory as possible. In all instances, anonymity of clients/users was maintained, and ethical considerations were built into data collection and analysis. For full details see Appendix A.

### **Scope and limitations of the research**

The research took place at seven locations in The Trussell Trust's network<sup>17</sup>, selected to include a mix of:

- Different types of location: rural, suburban and urban – three food banks in London and the South East, one in the West and two in the North of England, one in Scotland.
- Ethnicity: including a range of mono-ethnic and diverse areas.
- Low-income and more affluent neighbourhoods, including some post-industrial areas.

All research designs are a compromise between methodological rigour and practicality, achieved within resource constraints. The advantages and limitations of each of the elements of our research are outlined in Box 1.4.

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<sup>17</sup> The decision to limit the scope to Trussell Trust Foodbanks means we are not able to say anything specifically about users of independent food banks or other types of food aid provision, although representatives from independent food banks on our Advisory Panel were able to confirm that our findings were widely representative of their own experience. See Appendix A for further discussion.

## BOX 1.4 ADVANTAGES AND LIMITATIONS OF THE RESEARCH DESIGN

<b>Our in-depth research can:</b>	<b>Our in-depth research can't:</b>
Engage participants and enable them to take an active part in the research process, giving more authentic results.	Tell us how many people experience a particular phenomenon (because those we spoke to are not statistically representative).
Provide lots of detailed, rich information; tell stories and highlight people's real-life experiences	Prove anything – although one piece of small-scale research may provide persuasive explanations, it can't prove that they are true.
Provide an opportunity for food bank users to tell their stories and explain their perspective.	Check any details against the views of other parties involved.
Help to provide explanations and inform the development of solutions.	Tell anyone what they should do.
<b>Our additional administrative data can:</b>	<b>Our additional administrative data can't:</b>
Provide a more detailed picture of those visiting the three food banks which provided extra information.	Statistically represent all food bank users – either at those three food banks or nationally.
Give an indication of the prevalence of referral reasons or other issues at those three food banks.	Provide definitive data on prevalence of referral reasons.
Allow more detailed exploration of the characteristics of food bank users and some of the problems they face.	Demonstrate change in numbers of food bank users over time, or the reasons for this.
<b>Our caseload analysis can:</b>	<b>Our caseload analysis can't:</b>
Help to build up a detailed picture of the complex welfare rights issues faced by some users of the Tower Hamlets Foodbank.	Statistically represent all food bank users at Tower Hamlets Foodbank or nationally.
Contribute to recommendations about how benefit problems faced by food bank users might be addressed.	Demonstrate how many food bank users faced specific issues, or definitively demonstrate what might solve these issues.
Provide independent verification, establishing the exact cause of the benefit problems being faced (through expertise and investigation of welfare rights worker).	Provide the "official" perspective on events which occurred or particular issues.

### The Sustainable Livelihoods Approach

The design and conduct of this study draws on the Sustainable Livelihoods Approach (SLA), which has been widely used in the study of poverty internationally and within the UK.<sup>18</sup>

Originating from a community development model, SLA offers a theoretical framework and a practical methodology for understanding the complexities of people's lives in the particular context within which they live. Participatory research tools are used to identify the main constraints and opportunities people face, as expressed in their own words. Building on this description, asset-based projects using the SLA aim to help people identify their own solutions, working from their existing strengths and resources.<sup>19</sup>

<sup>18</sup> Useful introductions to the Sustainable Livelihoods Approach can be found on the International Fund for Agricultural Development website: (<http://www.ifad.org/sla/>) and in the Oxfam/Church Action on Poverty *Sustainable Livelihoods Handbook* (May, Brown, Cooper, & Brill, 2009).

<sup>19</sup> In this context 'assets' is used to refer to all resources, strengths and gifts available to the individual or household. These are not purely financial but also include social, human, location and physical assets – see Appendix A for full discussion.

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One benefit of this approach is its emphasis on people as active agents who are doing their best to use the resources at their disposal in order to ‘get by’ or improve their lives. In seeking to understand each participant’s unique perspective, the SLA provides an alternative to reducing the complexities of people’s lives to abstract quantitative analysis, whilst also seeking to avoid extractive use of people’s statements without their involvement and outside of the context of their wider lives. Application of the SLA in UK projects has been shown to be beneficial in helping to illuminate the specific problems associated with poverty in this country, in particular in allowing consideration of both wider structural factors and the impacts of decisions made by individuals themselves.<sup>20</sup>

#### **BOX 1.5 STRENGTHS OF THE SUSTAINABLE LIVELIHOODS APPROACH<sup>21</sup>**

- **People-centred** – taking real lives as the starting point, with people themselves actively participating throughout the project cycle.
- **Holistic** – acknowledging that people adopt many strategies to secure their livelihoods and that many actors are involved (for example the private sector, national and local government, community-based organisations).
- **Dynamic** – seeking to understand how people’s lives change over time, and what influences them.
- **Builds on strengths** – rather than focusing on people’s problems and needs, and seeks to support existing livelihood strategies.
- **Promotes micro-macro links** – it examines the influence of policies and institutions on livelihood options and highlights the need for policies to be informed by insights from the local level and the priorities of ordinary people.
- **Encourages broad partnerships** – drawing on both the public and private sectors, and always seeking to include participants themselves.
- **Aims for sustainability** – which is important if poverty reduction is to be lasting.

Full details of how key concepts from the SLA shaped this research are given in Appendix A1.

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<sup>20</sup> Studies in the UK using the SLA include understanding the ‘poverty premium’ as experienced by families in Goldthorpe, Barnsley – *Paying Over the Odds* (Perry, 2010); building Sustainable Livelihoods projects in Thornaby and Stockton on Tees – *When Ends Don’t Meet* (Orr & G, 2006); exploring the livelihood strategies of people in poverty in London – *Voices for a Change* (2008); experiences of living on a low income in Splotlands and Riverside, Cardiff – *Making Ends Meet* (2008); exploring small farmers’ livelihood strategies in the Peak District – *Farming Lives* (2009).

<sup>21</sup> Adapted from ‘Seven Principles of Sustainable Livelihoods Approach’, <http://www.ifad.org/sla/>

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## PART A

# WHY DO PEOPLE USE FOOD BANKS?

Part A explores the many interconnected reasons why people turn to food banks, as highlighted by the three strands of the research.

This study focuses on food banks supported by The Trussell Trust, currently the largest formal network of food banks in the UK (Box 1.1). The standard referral procedure used across Trussell Trust Foodbanks means the simple answer to the question ‘Why do people use food banks?’ is that they have been referred by another agency which considered them to be in need of emergency food aid. Following an SLA framework, such a crisis can be seen to represent a failure of other livelihood strategies: people are referred to food banks because they do not have access to sufficient, independent, means for supporting themselves and their families. This assumption was supported by three key messages arising from in-depth interviews:

- People’s feeling that they had had little or no option other than to receive food aid.
- Explicit discomfort at having been ‘reduced to relying on hand-outs’.
- An express wish to rectify their situations as soon as possible, so that they were not relying on the food bank in the longer term.

Qualitative, exploratory research such as this is not able to provide statistically robust estimates of the proportions of food bank users reporting different reasons for using food banks. However, we can say that among the food bank users we spoke to, the overarching reason for food bank use was an immediate income crisis – being left without enough money to pay for food, alongside other essentials.

Part A of this report explores the nature of this income crisis. Following an SLA framework, the underlying reasons for referral to a food bank are broken down into:

- Setting out a clearer understanding of the immediate circumstances or ‘crisis’ which triggered food bank referral (Section 2).
- Further detail on the most common reasons for ‘acute income crisis’, seen in the context of the longer-term personal context or ‘life story’ which led the individual or family to that point. These include financial life-shocks caused by job loss, family change or homelessness (Section 3) and those which arise from interaction with the benefit system (Section 4).
- For many, the wider context of ongoing shortages of income (Section 5).
- Wider vulnerabilities related to the personal, local and national context (Section 6).

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## 2 IMMEDIATE INCOME CRISIS

### SUMMARY

For participants in our in-depth interviews, food bank use was primarily in response to an immediate and severe financial crisis: something had happened which had left them without enough income to buy sufficient food for themselves and their families. Most families viewed food bank use as a short-term or emergency measure.

An 'acute' income crisis – a specific, identifiable event which had left the household without any income at all or with a dramatically reduced income – was the dominant reason people gave for using food banks. Food bank use solely as a result of ongoing, chronic low income, without being attributed to a particular identifiable event, was less common.

Acute income crisis was sometimes caused by wider life-shocks which had fundamentally disrupted household finance, including loss of earnings or a change in family circumstances such as bereavement or homelessness. However, for most food bank users, the immediate income crisis was linked to problems with benefits (including waiting for benefit payments, the effect of sanctions or suspensions, reduction in disability benefits) or tax credit payments. The additional administrative data analysis and wider research supports this finding.

Accepting a food bank referral was often a difficult decision, described by participants as 'unnatural', 'embarrassing' and 'shameful'. Some participants described what they would have done without the food bank: relying on family, borrowing, going into arrears on rent or essential bills, or simply going without. Others reported that they would have been completely bereft without it, or might even have resorted to stealing to feed themselves and their families.

For participants in our in-depth interviews, food bank use was primarily about an immediate and severe financial crisis: something had happened which had left them without enough income to buy sufficient food for themselves and their families:

*'We didn't really want to come [...] I like to be able to do things on my own and that. But my Mam had brought me a bit of food and I knew I wouldn't be able to last on just £80.50 a week, especially with baby milk and nappies and everything. Because my tokens had just run out, I had to pay a tenner for baby milk and it was just like... I need to do something... so we came.'* Daisy and Eddie – couple with small child, County Durham

Accepting a food bank referral was often a difficult decision (Box 2.1). Many, like Daisy and Eddie, felt they had no other option but to turn to a food bank.

**'I WOULD NEVER HAVE THOUGHT THAT I WOULD HAVE GOT INTO THIS POSITION, TO HAVE COME HERE, BUT ONCE THEY CUT MY MONEY, I WAS STRUGGLING. ONE DAY I HAD NO MILK, I HAD NO TEA, I HAD NOTHING AND I THOUGHT, "I HAVE GOT TO DO SOMETHING."** ' SHONA, KINGSTON

It was apparent during several of our in-depth interviews that many participants had simply reached the end of their ability to cope. This wasn't always because there were absolutely no other options; for example, one participant said he preferred to come to the food bank rather than ask his brother for money, whilst others described how it was a choice between coming to the food bank or not paying other essential bills. However, many alternative options were in themselves high-cost or high-risk strategies (such as going into arrears on housing payments or taking on high-interest loans – see Part B for further discussion). As such, the decision to use a food bank can be seen as symptomatic of a lack of other options and/or fear of exhausting or overloading those other options, which were generally family and friends.

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## BOX 2.1 ISAAC'S STORY – DIFFICULT DECISION TO USE FOOD BANK

In-depth interview participants explained their decision to use the food bank very honestly and graphically. Visiting a food bank was often a difficult choice for many, and not one that people took lightly because of shame, embarrassment or fear of being judged.

Isaac is a father from Epsom, who had to resort to using the food bank after his wages were stopped unexpectedly:

*'I think because I have never been sort of in a situation where I have hardly got no money, you know, it's almost like I was poncing off of people [who had donated food] and I am not one for poncing. I like to deal with my own problems and provide for my own family, you know what I mean?'*

The financial crises which led to food bank use were 'immediate' in the sense that they were ongoing and close at hand. For some the event had only just happened, while for others it had happened some time before but the loss of income had not been rectified and so the effects were still being felt. Whilst there were a few examples where food bank use had gone on over an extended period of time, most families viewed food bank use as a short-term or emergency measure, indicating that they hoped to be 'back on their feet' soon and would therefore not need to return.

Analysis of in-depth interviews revealed that financial crises can be broken down into the following categories:

### Acute income crisis

- **Complete cessation of main income** – Absolutely or next to no income coming into household for a period of weeks or months. Examples of individuals or families experiencing total loss of their main source of income did occur in our in-depth interview sample, relating to failure of income from employment, full sanction of Jobseeker's Allowance (JSA) or change of benefit circumstances.
- **Dramatic reduction of income** – Household income dramatically reduced through loss or reduction of one element of household income-related benefits (e.g. element of Employment and Support Allowance [ESA] or Disability Living Allowance) or failure of tax credit system (see Box 2.2).

### Chronic income crisis

- **Ongoing severe inadequacy of income** – Income isn't sufficient to cover outgoings for a sustained period of time.

Evidence from our in-depth interviews, supported by the additional administrative data, indicates that acute financial crisis – a specific, identifiable event which had left the household without any income at all or with a dramatically reduced income – was the dominant reason people gave for using food banks (Section 2.2). Instances of food bank users falling into the third category alone – food bank use solely as a result on ongoing, chronic low income, without being attributed to a particular identifiable event – were less common.

Not having enough money for food is, of course, a product not only of missing/reduced income, but also of not having access to other financial resources (such as savings or the ability to borrow) with which to cover the gap. The impact of ongoing low-income was felt by many food bank users (as explored further in Section 5) but was perceived by participants affected by an 'acute income crisis' to be a less significant reason for food bank use than the sudden stopping or dramatic reduction of income.

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We found no substantial evidence that food bank use was significantly linked to participants not being able to budget or to difficulty accessing to affordable food shops.<sup>22</sup>

### **BOX 2.2 KATH'S STORY – DRAMATIC REDUCTION OF INCOME CAUSED BY PROBLEMS WITH CHILD TAX CREDIT**

Kath is a single mum, living with her three teenage sons in a private rented home. The two older children are still in full-time education. The youngest has various health conditions which require intensive support and regular hospital visits. He attends school part time and receives tutoring at home, paid for by his Disability Living Allowance. Kath split up with her partner four years ago, partly due to the stress of looking after their youngest son. That is also when she gave up a good job in order to look after her son full time.

Their home of the last seven years is in extremely poor condition; it is damp and cold, which has aggravated her son's medical problems. She has applied to go on the waiting list for social housing, as yet without success. Kath's house is in a very isolated location; this, along with no longer being in work, has contributed to her sense of loneliness. Nevertheless, she was coping until her Child Tax Credit was cut earlier this year without any warning, from £244 a week to £133 a week, even though she had informed HMRC that her children were still in education.

The cut in Child Tax Credit had a catastrophic impact on Kath's finances. Kath relied on her tax credits to pay for food and other daily necessities once all her regular bills were paid (electricity, bus fares for her older children, car insurance, TV licence, telephone, insurance, and debt repayment). The following is an excerpt from her interview.

*'From the direct debit bouncing, I left it a couple of weeks, then I couldn't cope any more. I literally had no money, and was sitting there with nothing.'*

***'So during that two weeks, how were you managing?'***

*'I wasn't, I was just trying to. We had nothing. It's like this week I have got nothing but I am not going back. I feel awful doing it so you just...'*

***'[You're not] going back to CAB [Citizens Advice Bureau] you mean?'***

*'Yes everything [CAB, food bank voucher and Crisis Loan]. It's quite soul destroying, when you have to do it [seek outside help]. They have been fantastic, everybody, it's not them, it's me, it's pride... I can't do it all the time. But then you can't not have money, so...'*

At the time of interview it was six weeks since Kath's Child Tax Credit had been cut and the situation had still not been resolved by HMRC, despite repeated attempts by the local Citizens Advice Bureau. It eventually took eight weeks for the decision to be overturned. In the meantime, Kath was surviving with the help of local welfare assistance payments and visits to the food bank. She said that the help she had received from the food bank had been amazing, but that it somehow felt wrong or "not natural".

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<sup>22</sup> That is the majority of food bank users we spoke to (in interviews and administrative data collection) attributed their food bank use either to one or more specific identifiable events which caused loss or reduction in income, or to ongoing low income. Whilst access to shops or ability to budget may have played a role in some stories, they were not – in the participants' opinion or in the view of our interviewers – the predominant reason they were using the food bank.



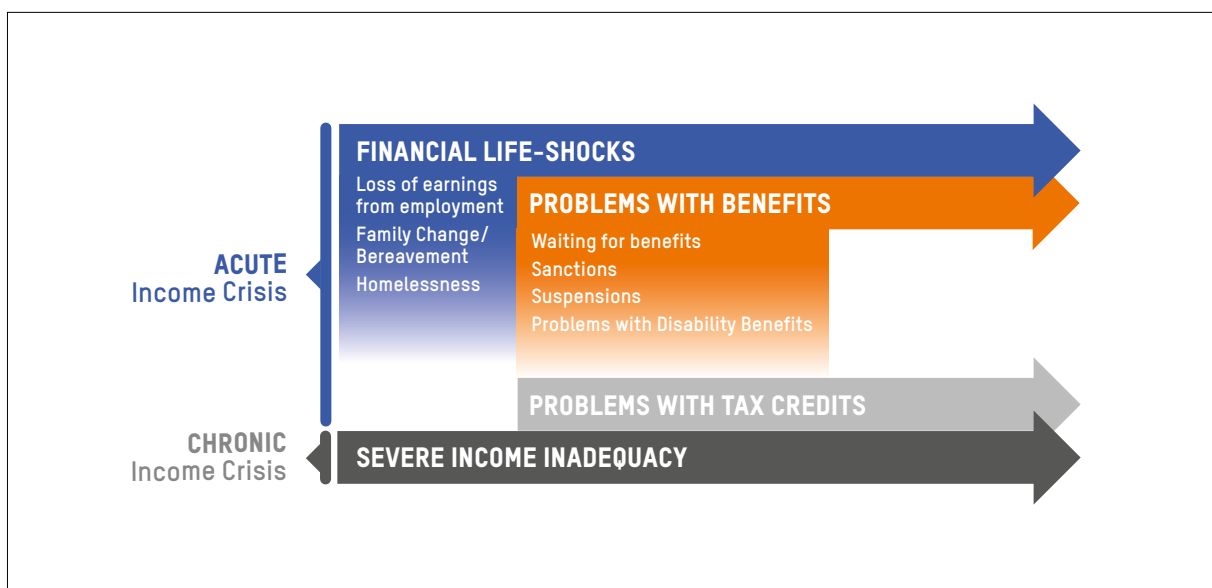
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## 2.1 ACUTE INCOME CRISIS

In the immediate or 'acute' category, food bank use can be seen to have an identifiable trigger related to a specific crisis which had disrupted household income. This crisis is understood in the SLA as a 'life-shock': a sudden event which fundamentally challenges the household's previous livelihood strategy. Food bank referral could occur simultaneously with the crisis (e.g. Jobcentre referring someone because of benefit delays) or come some time after, because the individual had deliberately sought advice (e.g., from Citizens Advice Bureau) or because a third party support service they were already in contact with (e.g. a housing, health or education support worker) provided the voucher as part of a wider package of support.

Evidence given by interview participants was supplemented by findings from our analysis of the welfare rights caseload to develop a second, more detailed typology of the immediate financial crises which can lead to sudden disruption of household income (Box 2.3).

### BOX 2.3 BREAKDOWN OF ACUTE INCOME CRISIS



At the first level, financial life-shocks – sudden life events which occur in the wider life of the individual or household, leading to a major disruption of income – are distinguished from reported reasons for referral which were directly associated with the operation of the benefit system. A third strand recognises that some food bank use is triggered by problems with tax credits.

In the in-depth interview sample there were some examples of financial life-shocks leading directly to food bank use, including:

- Isaac had to turn to the food bank when his income from work was suddenly stopped, even though he was technically still employed (see Section 3.2).
- Erica's family income suddenly reduced when the death of her mother meant the abrupt loss of income from her mother's pension (see Box 3.5 for more details).
- The breakdown of Terri's relationship with her family led to her becoming homeless and without access to her usual pension income.

However, what is notable is that more often one or more financial life-shocks had initially resulted in the household needing to access income-related benefits. Importantly, for these participants it was their interaction with the benefit system and problems with it – such as a long wait for benefits, a sanction, suspension or reductions to ESA payments – that had led to food bank use.

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The final strand in Box 2.3 recognises that income crisis may also be underpinned by what might be termed ‘chronic income crisis’ relating to ongoing severe inadequacy of income.

Before moving on to look at how many food bank users were affected by the different categories of financial crisis outlined above, some important analytical points should be made:

- These categories are not mutually exclusive – individuals or families can be subject to crises which fall into one or more categories either immediately or in quick succession, linked to the same event. For example, Helen experienced a financial crisis after her partner left, which was compounded by subsequent delays in the processing of her new benefit claim (see Section 3.3).
- Many participants’ stories reveal a complex life story involving multiple life-shocks and crises, such as bereavement or job loss. The key events which had led to food bank use are explored in Section 3.
- Specific features of the system for administration of key income-replacement benefits, which had themselves precipitated or increased the need for food bank use, are examined in Section 4.
- Incidents of ‘acute financial crisis’ can occur alongside a story of longer-term severe inadequacy of income. The various factors which may come together to result in chronic and inadequate income are unpacked in Section 5.
- The analysis presented in this section attempts to focus only on recent, specific life-shocks, distinguishing these from wider vulnerabilities which shaped the individual’s or family’s context, as explored in Section 6.

## 2.2 HOW MANY FOOD BANK USERS WERE AFFECTED?

This exploratory study was not designed to produce robust estimates of the prevalence with which food bank users experience different sorts of crisis.<sup>23</sup> However, there are two initial steps which can be taken:

- Whilst The Trussell Trust’s published statistics cover only users of its food bank network (and not those using independent food banks), they do provide an initial indicator of the likely scale of the problems among the wider population of food bank users.<sup>24</sup>
- The additional administrative data collected from three food banks as part of this study permit an assessment of the proportion of food bank users spoken to who experienced each type of issue. These figures are not nationally representative and have their limitations (see Box 1.4). However, they do provide three case studies of food banks in very different areas, giving a good indication of the likely prevalence of issues as well as indicating where commonalities or differences between food banks may occur.

The two sections below set out what can be said from these two strands of evidence, with particular relevance to questions of how many food bank users were experiencing acute crises (as opposed to only ongoing chronic low income); then what can be said about the causes of acute crises.

### Acute versus chronic low income

Data from The Trussell Trust indicate that across the UK, 58% of food bank referrals are attributed to what might be described as an ‘acute’ crisis (benefit problems, unemployment, homelessness, sickness etc.); 23% are attributed to ‘low income’; a further 7% ‘debt’ and 1% to ‘child holiday meals’; with the remaining 12% attributed to ‘other’.

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<sup>23</sup> Estimating prevalence would require a large-scale, quantitative survey approach including a statistically robust sample of food banks and food bank users. This was beyond the scope of this project.

<sup>24</sup> It must be remembered that we are talking here about estimating the proportion of food bank users experiencing a particular crisis. There may be many others who experience a particular crisis but who do not need to, or decide not to, use a food bank.

Analysis of the additional administrative data collected as part of this study suggests that of those who had a Trussell Trust referral reason recorded as 'low-income', 46% also reported one or more 'acute crises' attributable to problems with benefits. An explanation is that some of Trussell Trust's referral agencies may use the 'low income' category as a shorthand for a range of issues, including problems with people's benefits, as opposed to chronic low income. This category has been used by some commentators as a proxy for in-work food bank users; however, our data shows that, in fact, most households referred for this reason do not currently have anyone in paid employment (only 4-19% across the three food banks for whom additional data was collected. Appendix B, Table 10).

This suggests that although ongoing, chronic 'low income' is the main reason for referral for a significant minority, the majority of food bank users had recently experienced one or more acute crises.

### Nature of acute income crisis behind food bank referral

According to Trussell Trust data, 46% of food bank users had a referral reason directly related to benefits (30% 'benefit delays', 16% 'benefit changes' and 1% 'refused crisis loan').

The additional data collected as part of this study provide a good indication that around 50-55% of visits to the three food banks over the data-collection period were attributable to one of the three specified acute income crises attributable to problems with benefits (28-34% 'waiting for benefits', 19-28% 'sanctions' and 9-16% 'ESA stopped because found fit for work').

When food bank users had the opportunity to report multiple problems, analysis reveals the following headline figures (Box 2.4):

- Affected by one or more of sanction, delay, ESA stopped: 50-55%
- Affected by one or more of above and/or 'bedroom tax' or benefit cap: 59-63%
- Affected by one or more of the above and/or referred due to benefit change/delay: 67-78%.

#### BOX 2.4 INCOME CRISES ATTRIBUTABLE TO BENEFIT SYSTEM

	County Durham	Epsom and Ewell	Tower Hamlets
	%	%	%
<b>Immediate income crisis arising from benefits:</b>			
Benefit delay – claimed a benefit that has not been decided yet	28	32	34
Sanction	28	23	19
ESA stopped because found 'fit for work'	16	9	11
<b>One or more of above</b>	<b>54</b>	<b>50</b>	<b>55</b>
<b>Reduced benefit income:</b>			
'Bedroom tax'	19	9	6
Benefit cap	9	12	3
<b>One or more of all above</b>	<b>63</b>	<b>56</b>	<b>59</b>
<b>One or more of all above PLUS referred to Trussell Trust due to benefit change/delay</b>			
	<b>78</b>	<b>68</b>	<b>67</b>
<b>No. of respondents (total)</b>	<b>651</b>	<b>112</b>	<b>153</b>

Source: Additional administrative data, 3 locations, Feb-Jun 2014

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## 3 FINANCIAL LIFE-SHOCKS – WHEN THE WORST HAPPENS

### SUMMARY

Although an immediate, severe financial crisis was the ‘last straw’ that had brought people to the food bank it was rarely, if ever, the entire story. Most participants set their food bank visit in the context of longer-term life events, positive and negative, which had shaped their livelihoods.

Food bank users are not unique in having complex lives. However, it was not uncommon for the food bank users interviewed to have experienced several significant negative life events, which could be cumulative and compounding. Wider vulnerabilities, often the legacy of previous life-shocks, also played a significant role in determining how well individuals were able to tackle the crisis they were facing.

In-depth interviews revealed the following as the most common life-shocks associated with food bank use:

**LOSS OF EARNINGS FROM EMPLOYMENT** – this can occur for a number of reasons, including redundancy, ill health, caring responsibilities or delayed wages. Around 11-16% of food bank users at the three food banks where additional data were collected were in households where no one was currently working but which had experienced job loss, for whatever reason, in the last six months.

Income crisis related to job loss seemed to be a particular problem for those with little or no experience of claiming benefits, many of whom were reluctant to claim or found the system difficult to navigate. It could quickly lead to a build-up of arrears and debts, which themselves posed a long-term threat to financial stability.

**CHANGE IN FAMILY CIRCUMSTANCES** – although rarely given as the main reason for turning to the food bank, changes in the family (adults forming or leaving relationships, new babies, or older children moving into or out of the family) can threaten previously established livelihood strategies and trigger a challenging period of change in the process of re-establishing a household (finding new accommodation, securing financial arrangements and registering for changes in benefits).

The frequency of **bereavement** among food bank users was a striking feature of this research. Death of a loved one can have a direct financial impact, through loss of income from the deceased but also job loss (because of time taken to care for the dying person or because the emotional impact on the bereaved partner means they are unable to work). Bereavement can also have an indirect effect through its impact on a range of other previously established networks and survival strategies.

**HOMELESSNESS** – this accounts for around 3% of Trussell Trust Foodbank referrals, with the additional administrative data suggesting that the total proportion of food bank users who are homeless may be slightly higher. Suddenly becoming homeless can disrupt income through loss of work or benefits. Equally other life-shocks, such as losing a job, can lead to homelessness and food bank referral. There were clear examples of participants living in fear of future homelessness as result of rent arrears which they were building up or because of suspended Housing Benefit.

According to the Sustainable Livelihoods Approach, ‘life-shocks’ are sudden events which can create times of significant financial crisis, potentially destabilising a family’s livelihood. Analysis of our in-depth interviews revealed that life-shocks associated with food bank use include loss of earnings from employment, change in family circumstances (including bereavement) and loss of a home.

### 3.1 ONE INCIDENT IN A COMPLEX LIFE STORY

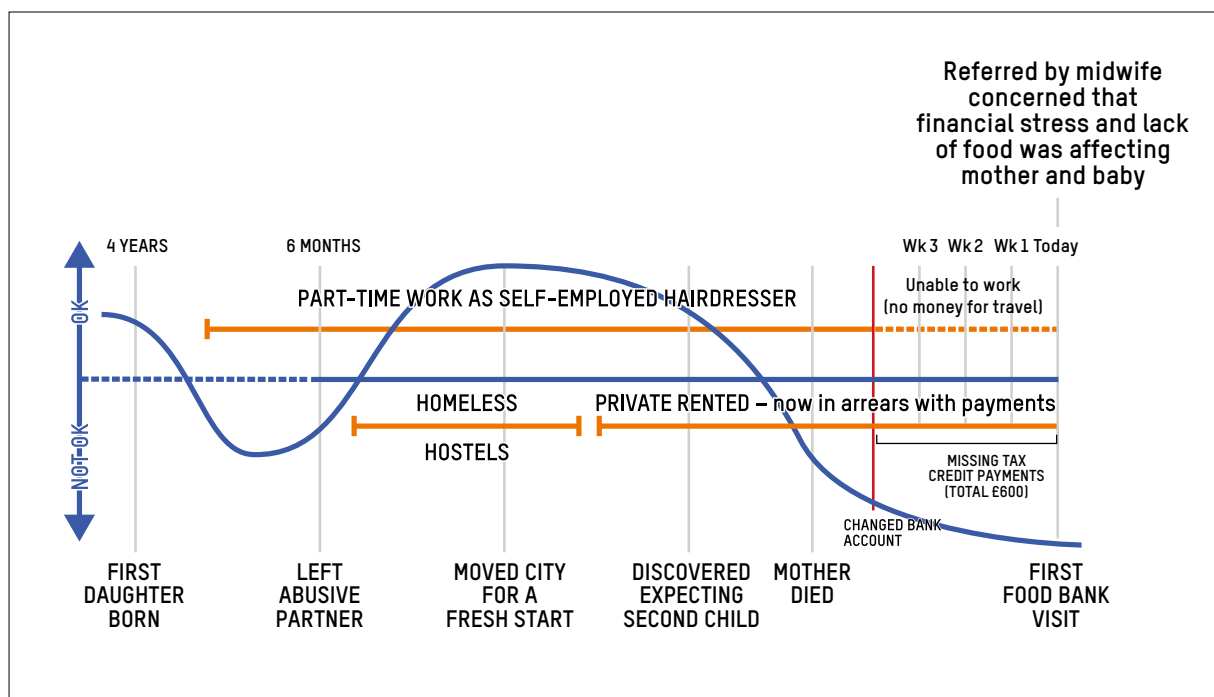
Interview participants were asked to describe in detail the events which had led to them coming to the food bank, using a timeline on they were invited to mark key life events and reflect on the extent to which things were 'OK' or 'not OK' during that time. An example, using the life story provided by Bernie, a self-employed hairdresser with a young daughter, is provided in Box 4.1.

Participant's stories revealed that although the acute income crisis was the 'last-straw' it was rarely, if ever, the entire story. Whilst some participants focused on the events of the last few weeks or months, others chose to start much further back, keen to explain who they were and what had brought them to this point. Some of the events described were positive, such as gaining employment, deciding to train for a new career, meeting a partner or starting a family. However, many were negative: stories of job loss, ill health and bereavement were common, as well as the long-lasting impact of family difficulties.

After the interviews, researchers and food bank volunteers reflected that these life-shocks are not unique to food bank users: we all have life stories and for many of us, those stories are quite complex. The question is why for some people life-shocks lead to food bank use. Part of the answer is that for the food bank users we spoke to, financial life-shocks had rarely occurred in isolation. It was not uncommon for interview participants to have experienced several, particularly dramatic, negative life events, including bereavement, accident, or physical or mental illness. These events could be cumulative and compounding. Families facing the kinds of life-shocks detailed here may also have a number of wider vulnerabilities (see Section 6), themselves often the legacy of previous life-shocks in the individual's or family's life. These vulnerabilities can play a significant role in determining how well-equipped people are, at a given point in time, to tackle the crisis they are facing.

Finally, currently in the UK, encountering the wider financial life-shocks detailed here will usually bring households into contact with the benefit system through making a claim for income-related benefits, where appropriate, or by registering a change in their circumstances for existing benefit or tax credit claims. For some this means claiming benefits for the first time, a situation which can be stressful, with many claimants ill-equipped and struggling to access support to navigate the system.

#### BOX 3.1 BERNIE'S STORY – IMPACT OF MOTHER'S DEATH AND MISSING TAX PAYMENTS IN DESTABILISING RECOVERY FROM DIFFICULT PAST EVENTS



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### 3.2 LOSS OF EARNINGS FROM EMPLOYMENT

Headline figures from The Trussell Trust indicate that the proportion referred to food banks because of unemployment varies regionally across the UK: 4% in England and in Wales, 3% in Scotland, but 12% in Northern Ireland. Nationally, a further 1–2% are referred because of delayed wages (Appendix B, Table 1). The referral figures for food banks participating in this study were similar, although unemployment was less common as a referral reason in North Cotswolds (2%) and more common in Kingston (8%) and Tower Hamlets (7%). (See Appendix B, Table 2).

Additional administrative data, which was collected at three food banks in the study, showed that around 11–16% of surveyed food bank users were in households where no one was currently working but which had experienced job loss, for whatever reason, in the previous six months (16% in Epsom and Ewell, 16% in County Durham and 11% in Tower Hamlets – Appendix B, Table 10).

In-depth interviews revealed a range of reasons for loss of earnings from employment:

- **Delayed or missing wages** – people who are still in work, but who are not, for whatever reason, currently receiving their wages. For example, Isaac unexpectedly lost all income from work when the company he worked for lost its contract for council services. His employment was terminated abruptly and, despite the fact that under TUPE legislation<sup>25</sup> the local authority was required to find him alternative employment, at the time of interview he had been left without income for over six weeks. As he was still technically employed he was unable to claim JSA or other income benefits, and his Housing Benefit and tax credits had not been adjusted to reflect the drop in income. The family had very little savings, describing their regular monthly wage of £900 plus cash benefits as being ‘just enough to get by’ for a family with three children. Unable to survive for long on the last wage package, they had turned to the local Citizens Advice Bureau, which had organised two cash grants under the Local Welfare Assistance Scheme (for a total of £200) and food bank vouchers.
- **Redundancy** – unemployment in the UK is typically short-lived but for some can be a frequent occurrence, particularly among those in low-skilled occupations. This so-called ‘low-pay/no pay-cycle’ can be particularly damaging to livelihoods, leaving families risk-averse and vulnerable to other life-shocks.<sup>26</sup>

Income crisis related to job loss seemed to be a particular problem for those with little or no experience of the benefit system. Participants who had not expected to be left without work for an extended period of time described being reluctant to claim benefits (Box 3.2). However, not claiming and/or not being fully aware of any financial help they were entitled to could quickly lead to financial difficulties, particularly if it also involved a subsequent delay in receipt of JSA or difficulty navigating the benefit system.

In-depth interviews revealed that redundancy was also a particular problem if it led to a build-up of severe debts, which could quickly become unmanageable. For example, reluctance to engage with the benefit system was a particular issue for Nick, a young man from Kingston, because he had previously been self-employed. The nature of self-employment meant that it took a relatively long time for Nick to realise and accept that his self-employment was no longer sustainable. During this period he accrued considerable debts and arrears on housing payments, which exacerbated his financial difficulties and ultimately led to him losing his home.

- **Ill health** – the long-term impact of physical and mental ill health in endangering an individual’s or family’s livelihood is explored in Section 6.2. There were also examples where the impact of ill health had directly contributed to job loss and, in turn, food bank use (Box 3.3).

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<sup>25</sup> The TUPE or ‘Transfer of Undertakings (Protection of Employment)’ Regulations 2006 (SI 2006/246) is the UK’s implementation of the European Union Business Transfers Directive, protecting employees whose business is being transferred to another business.

<sup>26</sup> (Orr & G, 2006) (Shildrick, MacDonald, Webster, & Garthwaite, 2010).

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- **Caring responsibilities** – for several in-depth interview participants, care for ill or disabled children or relatives formed a significant part of their life story, again often related to movements away from full-time work. Others felt their responsibilities to care for young children prevented them from working (or working as much as they would like). Crucially, not all these decisions were made by the individual: several participants’ stories involved being instructed or encouraged by family courts or social services not to work in order to be able to provide adequate care for children (Box 3.4).

Caring responsibilities represent a considerable social contribution, albeit one that is not measured in terms of economic productivity. However, for our participants they were also a source of personal vulnerability, sometimes with long-term consequences for the individual’s future work prospects as well as having an impact on their immediate finances. Several participants mentioned either not applying for or not receiving carers’ benefits which could have made a considerable difference to their financial circumstances. For those who did receive Carers Allowance, or who were planning to apply for it, this additional support was seen as an essential element in helping to make their livelihood sustainable.

### **BOX 3.2 MARY AND NEIL’S STORY – STRUGGLING WITH JOB LOSS**

Mary’s financial difficulties started when her partner Neil, who was a manager for a supermarket, lost his job in October 2013. Neil was initially reluctant to claim JSA and they were unaware of their entitlement to tax credits, so for several months they and their baby son were managing to live on £20 per week. It was during this time that they were first referred to the food bank.

In this difficult period the family coped as a result of extremely disciplined budgeting and a small amount of financial support from Mary’s mum. Mary was proud of her ability to budget effectively in difficult circumstances and saw this as a key strength of her coping strategy. Another strength was the fact that her relationship with her partner remained stable even under financial strain and personal discipline (the two adults spent very little on themselves).

At the time of interview the family’s circumstances had improved a little; they were now claiming JSA and Child Tax Credit. It was possible to backdate the tax credit to a previous date to compensate for the period in which they were entitled but not claiming.

At the time of interview Neil was still unemployed, despite applying for 14 jobs per week, and this was seen as the biggest barrier to further improving the family’s circumstances. The job market was seen as offering them little hope. Nevertheless, Mary retained a strong sense of positivity and an ability to cope in the face of difficulties, particularly because she didn’t want any sense of negativity or despair to affect their child. She also had a very positive sense of pride in her personal relationships and budgeting abilities – she knew the exact amounts and date of payment of almost every bill, and took personal responsibility for ensuring everything was paid on time each week/month.

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### BOX 3.3 CHRISTIE'S STORY – LOSS OF INCOME FROM EMPLOYMENT DUE TO ILL HEALTH

Christie has arthritis in her hips, shoulder and knees. Until January 2014, she had been employed for six years as a care assistant in a nursing home near her home in the Scottish Central Belt, a job which she enjoyed. However, as her health deteriorated, work became more difficult for Christie. As a result she was transferred to a desk-based role as Care Co-ordinator. After covering the job for some time, Christie had expected to be given the job permanently and was surprised when, after being interviewed, she did not get it. She was told that she was 'not confident enough', though she feels her health condition was relevant to the decision. She describes the whole thing as being a 'horrible experience'.

At the time of interview Christie was receiving the 'assessment phase rate' of ESA, having been waiting two months for an appointment about her claim for contributory-based ESA. She had also applied for Personal Independence Payment and was waiting to hear about that too.

### BOX 3.4 HEIDI AND IAN'S STORY – LOSS OF INCOME FROM EMPLOYMENT DUE TO CARING RESPONSIBILITIES

Heidi and Ian live in Surrey with their young baby. They were attempting to rebuild their lives after Heidi's prolonged mental health difficulties, which had resulted in their three older children being taken into care. Ian was working as a lorry driver until the middle of 2012, when he had time off sick and then left full-time work because of the stress and practical difficulties associated with family court proceedings. He did some agency work after that, but was 'ordered by the judge' to give this up in order to look after the baby.

During this period, Heidi made a successful claim for ESA for her mental health problems, but there was an extended delay during which the family received no benefits and relied on family support, which resulted in them going into arrears with their rent. Ian was keen to do some work and had recently negotiated one shift a week, but they were still largely dependent on Heidi's ESA and Child Tax Credit, which was giving them barely enough to get by.

Ian directly attributed their use of the food bank to lack of money owing to the lost income from work:

*'We just didn't have the money coming in. Our benefits were up in arms because I'd moved in, but they had me down as being working full-time and I said "No, I am not working full time" and they said "Well, yes, but you gave up your job" and I said "Yes, but look at the reasons as to why I gave up my job": it wasn't I said all of a sudden, look I am not going to work, I am going to rely on the State to give me money.*

*'I have worked solidly for the last 20 odd years, I have paid more than my dues in, this [stopping work] was something that wasn't taken on lightly, but it had to be undertaken for the welfare of our family.'*



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### 3.3 FAMILY CHANGE AND BEREAVEMENT

For a great many people the family – nuclear and wider – is an enormous source of strength. Support from wider family was a key asset which food bank users said they rely on to get by (Section 9). However, for some, disruption to their family situation was a significant life-shock which played a key role in triggering food bank referral.

Evidence gathered from the in-depth interviews suggests that, although rarely given as the main reason for turning to the food bank, relationship breakdown can play a key role in the undoing of previously established livelihood strategies, prompting or leading to immediate financial crisis. For example:

- Helen came to the food bank at the suggestion of her mother, after having been left without income when her partner left. Helen had previously worked but had been unemployed, and supported by her partner, for the last year. At the time of the food bank referral she had just made a claim for JSA but payment had been delayed, for reasons she could not explain.
- Becky, a woman in her early fifties, came to the food bank because of a sanction to her ESA claim for failure to attend an appointment. The ESA claim itself was recent, triggered by a split from her husband three months before. Having worked on her partner's farm for most of her life, the break-up left Becky without home or work. The resulting stress led to her health deteriorating and she was put on medication for depression and anxiety. This was the first time Becky had been out of work and on benefits, and difficulty finding her way around the system was key to her story.

It must be remembered that for some, like Bernie, the single mother who had fled an abusive relationship, leaving a relationship need not in itself be a negative step (Box 3.1). However, even if the long-term story is one of improved livelihood, change in relationship status is fundamentally disruptive, affecting housing and other practical arrangements, finances and social support networks. The resulting upheaval can have a negative knock-on effect on physical and mental health and personal resilience. This may particularly be the case where the relationship breakdown has involved domestic violence.<sup>27</sup>

Although relationship breakdown can cast a long shadow, many of the immediate, practical, and stressful challenges lie with household re-formation – finding new accommodation, establishing secure financial arrangements and registering changes of circumstances for benefits. Our participants' stories showed how constructive steps can be assisted, or held up, by the institutional structures, programmes and bureaucracy designed to support people in such circumstances.

#### Bereavement

A surprise in this research, to the researchers at least, was the reported frequency and severe impact of bereavement among food bank users. Like relationship breakdown, death of a loved one can pose huge personal, social and financial challenges. Examples of the direct financial impact of bereavement from stories told by participants included:

- Loss of income directly from the deceased, particularly where their income made a large contribution to family finances (Box 3.5).
- Loss of income through participants giving up their job to care for a dying relative.
- Loss of income due to being unable to work in the aftermath of bereavement.

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<sup>27</sup> Trussell Trust referral data indicate that nationally around 1.4% of referrals are coded as being because of domestic violence (Appendix B, Table 1). This varied by food bank (Appendix B, Table 2) and is likely to be an under-estimate of the total number affected.

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### BOX 3.5 ERICA'S STORY – IMPACT OF BEREAVEMENT ON FAMILY FINANCES

Erica lives with her son in a small ex-mining village outside Durham. She was visibly upset during the interview as she described the enormous impact of having lost her mother the previous November. Her mother used to live with the family, with Erica acting as her unofficial carer.

Both Erica and her son are in poor health; they are currently receiving ESA, Child Benefit and tax credits. Since her mother's death the family had been in spiralling financial difficulties, as they used to rely on Erica's mother's pension which had stopped. They had experienced a number of benefit delays and reported finding the administration of the benefits system very frustrating.

Erica's debts, including housing arrears and a Provident loan, had escalated due to death expenses (her mother's funeral was delayed by several months because Erica could not afford funeral costs) and having to repay some of her mother's pension which she had accessed after her mother's death. Erica visited the food bank for the first time shortly after her mother's funeral, after it had been suggested by a friend that she approach the local council for support.

As well as its effects on income, bereavement could deprive the individual and their household of valued sources of emotional and practical support from the deceased. Some participants also described losing touch with their wider circle of family and friends, either because the deceased had acted as a point of contact or because of the wider impact of the bereavement on the family or social circle. The death of a loved one (and in some cases the deaths of two or more people close to the participant) was also cited as a contributory factor to seriously deteriorating mental health. This could itself become cyclical, with depression damaging ability to work and to engage with social networks.

### 3.4 HOMELESSNESS

Referral rates to Trussell Trust Foodbanks because of homelessness are around 3% (Appendix B, Table 1). However, food bank users may be homeless even though this was not recorded as the primary reason for referral; our additional administrative data indicates that around 3-7% of food bank users surveyed were homeless. Evidence from interviews indicated that some homeless people, particularly those housed by a service provider in temporary accommodation, may have been referred to the food bank by that service provider as part of their support package.<sup>28</sup>

Whilst it is difficult to tease out cause and effect, there were examples where having become homeless had been the life-shock which had disrupted income, leading directly to food bank referral. For example, Archie had been living with a friend after the break-up of his relationship. He ended up living on the streets when his friend's tenancy ended unexpectedly and difficulties with his family left him with nowhere else to live. Being homeless affected Archie's mental health and ability to work, and left him unable to claim benefits.

In other examples, as in the case of Nick from Kingston, job loss followed by a JSA sanction led to mounting housing arrears, and subsequent homelessness and food bank referral (see Section 3.2).

Other participants were living in fear that the life-shock they had experienced would result in them losing their home. Housing costs posed a significant challenge to the livelihoods of many, particularly in Kingston, Epsom and Ewell, and Tower Hamlets. Across locations, difficulty making ends meet and/or a specific financial life-shock led many food bank users to experience particular problems with housing arrears. For some this was because their Housing Benefit had stopped due to a change of circumstances (see Di's

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<sup>28</sup> Many others who are living on the streets and also hungry will be served by other forms of food aid.

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story Box 4.1) or sanction (see Appendix C2 for more information). Others described how their strategies to survive financially included not paying some or all of their rent. At worst, financial difficulties had led to homelessness.

It was striking that the life stories of many interview participants included past experiences of homelessness. The importance of housing and homes to feelings of security means there is a particular link between homelessness and mental ill health.<sup>29</sup> When things are going well, secure income and housing form an essential bedrock on which people can construct and maintain sustainable livelihoods. Conversely, financial instability, insecure housing and poor mental health can be very closely linked in a spiral of decline, with deficits in one area quickly leading to loss of assets in other areas.

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<sup>29</sup> <http://homeless.org.uk/facts/our-research/homelessness-and-health-research>

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## 4 PROBLEMS WITH BENEFITS – WHEN THE SAFETY NET FAILS

### SUMMARY

Difficulty in navigating the benefit system was a common feature of food bank users' experiences. The benefit system was often experienced as complicated, remote and, at times, intimidating, especially when trying to resolve problems that occurred with a claim. Lack of clear communication about what help was available or how to access it was particularly a problem for people who had always worked and never claimed benefits before.

A number of reasons for 'acute income crisis' were identified which relate directly to the operation of the benefit system, as follows:

**WAITING FOR BENEFITS** – evidence from the additional administrative data shows that around a third of food bank users reported claiming a benefit which had not yet been decided. In County Durham, less than half (47%) of food bank users who reported waiting for benefits said they knew they could apply for a short-term benefit advance (STBA), but only 26% of had done so and only 9% had been awarded the advance. Analysis of caseload data from Tower Hamlets Foodbank revealed that low use of STBAs is attributable to lack of awareness of STBAs, practical barriers to making a request (including lack of access to a telephone or being advised to use other emergency support, including the food bank, instead), and refusals of STBA claims that were shown to be legally incorrect.

**SANCTIONS** – of those food bank users for whom additional data were collected, 20-30% said that their household's benefits had recently been stopped or reduced because of a sanction. This varied between locations: 19% in Tower Hamlets, 23% in Epsom and Ewell, and 28% in County Durham. Themes emerging from the Tower Hamlets Foodbank caseload included lack of clear information about sanctions or hardship payments, sanctions made in error or affecting vulnerable people with health problems, and particular difficulties arising from the impact of sanctions on Housing Benefit.

**PROBLEMS WITH DISABILITY BENEFITS** – analysis of the Tower Hamlets Foodbank caseload revealed a number of specific problems which can occur with Employment and Support Allowance (ESA), including money being stopped because of claimant being found 'fit for work' in an ESA assessment (which affected 9-16% of food bank users included in the additional data analysis). Other problems included difficulties with submitting medical certificates or application forms, and failure to attend medical examinations. The introduction of 'mandatory reconsideration' before submission of an appeal had also contributed to some food bank users experiencing significant periods without benefit payment.

**PROBLEMS WITH TAX CREDIT PAYMENTS** – these had led to dramatic reductions in income for some interview participants, causing real hardship because they had previously been relied upon as a significant source of income. These tax credit problems could be difficult to rectify, often resulting in long waits before missing payments were repaid. The welfare rights caseload at Tower Hamlets Foodbank revealed that particular problems can occur with tax credits for those registering a change in family circumstances, and also for those who are not British or Irish nationals.

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This section explores acute income crises directly related to interaction with the benefits system. In-depth interview participants reported a range of financial crises which were directly attributable to problems with benefits. By cross-referencing these issues with the evidence and in-depth understanding provided by caseload analysis of the welfare rights work at Tower Hamlets Foodbank, the following typology emerged:

- Severe shortage of income whilst waiting for benefits to be paid.
- Income stopped or dramatically reduced by sanctions.
- Income stopped or dramatically reduced due to problems with disability benefits
- Dramatic reduction in income through problems with tax credit payments.

This section begins with an introduction covering general problems which participants experienced in navigating the benefit system. It then takes each area in turn, providing detailed analysis of why each particular problem arises. This information is enhanced by the experience of food bank users, who describe powerfully the impact on them.

Throughout this section the analysis attempts to distinguish between:

- Policy goals – what the policy was designed to achieve.
- Programme design – how the policy was designed to be implemented.
- Programme implementation – how the policy was actually implemented.

As stated before it is not possible, from this research design, to provide robust, nationally representative estimates of the prevalence of each issue. However, where possible, additional administrative data collected at three food banks are used to indicate the scale of the problem, supported by wider desk research.

#### **4.1 DIFFICULTY NAVIGATING THE BENEFIT SYSTEM**

Difficulty navigating the benefit system was a common theme of the stories told by food bank users. The system was perceived as complicated, with ‘a minefield’ of rules and regulations which were confusing to the uninitiated:

*‘... people who use the benefit system, they have an advantage: they’ve used it for so long that they know how the system works. But for someone coming straight out, you are like a deer in the headlights – you really haven’t got a clue as to what you should do, the dos and don’ts, don’t do this, don’t do that, don’t say this, don’t say that, you know, all those sort of things. I suppose it’s like a learning curve, where suddenly you wise up and you think well I have got to do this, I must apply for jobs... if I don’t do that, I am going to lose this.’ Nick, single male from Kingston, claiming benefits for the first time, after his self-employment failed.*

Some participants felt there was a lack of communication about what help was available or what they needed to do to access it. This had led some to miss out on benefits they were entitled to, such as help with transport costs or even more substantial income benefits. There were instances where lack of knowledge or understanding of how the system worked had led to a reluctance to claim, or to participants being sanctioned because they had not understood the conditions attached to their benefits.

**SOME OF THE LETTERS YOU GET, I CAN’T MAKE HEAD NOR TAIL OF THEM... YOU JUST LOOK AT IT AND THINK “WHAT DO I DO WITH THAT?” THEY JUST NEED TO BREAK IT DOWN A BIT... THERE ARE A LOT OF EDUCATED PEOPLE WHO CAN’T UNDERSTAND WHERE THEY ARE COMING FROM. JUST SIMPLE THINGS, MAKE THINGS SIMPLER, HELP US A BIT MORE.’**  
**NICK, KINGSTON**

Others experienced particular problems with the organisation of the benefit system: for some, this involved difficulty in communicating with benefits processing offices elsewhere in the country, requiring access to a telephone as well as the persistence and confidence to pursue issues over the phone. Several recipients of welfare rights advice at Tower Hamlets Foodbank described having insufficient credit to make phone calls,

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and talked of difficulties caused by the removal of dedicated phone points to call benefit delivery centres from their local Jobcentre Plus office.<sup>30</sup> Others experienced practical issues in getting to and from different offices, resulting in them incurring additional transport costs or having to walk considerable distances.

Many interview participants expressed disappointment at their experience of Jobcentre Plus. This dissatisfaction appeared to centre on how they were treated by Jobcentre staff, who gave wrong or misleading information, or failed to give the help or support the participant had expected to receive. Jobcentre staff were referred to as 'judgmental' and 'unsympathetic'. One participant, Helen, explicitly contrasted her experience of the food bank with the treatment she had received at the Jobcentre:

*'I had such a bad experience at the Jobcentre that coming here and meeting the volunteers and having that coffee really picked me up afterwards, so they were really helpful... the food bank lifted my spirits after being at the Jobcentre, which was terrible that morning, so it was a positive experience.'* Helen, young woman from London, claiming benefits for the first time, after her partner left (Section 3.3)

As well as offering a friendly welcome and a listening ear at a difficult time, food banks played a key role in helping people to navigate the benefits system, either by having specific advisers in place (as at Tower Hamlets Foodbank), and offering informal advice based on volunteers' own local knowledge, or through signposting to more formal welfare rights support.

## 4.2 WAITING FOR BENEFIT PAYMENTS

Evidence gathered from in-depth interviews demonstrated the hardship caused to people during the time taken to decide and process a benefit claim (see for example, Di's story – Box 4.1). Gaps or long waits for benefit payments occurred not just with completely new claims but also when changes in circumstances led to changes in the benefit claim. Stories told by our participants revealed that the stresses involved with waiting for benefits, often for an unknown length of time, were worst when the household had no other means of financial support.

The experience of our in-depth interview participants is that the period of up to 16 days specified by government targets may still be far too long to wait, especially for someone who has no other access to money.<sup>31</sup> For those whose claim was not settled within the target time, the wait could be dangerously long, endangering physical and mental health and relationships with friends and family, and leaving the participant particularly vulnerable to building up arrears with bills or taking out high-cost loans.

Difficulty in obtaining timely benefit payment also featured strongly in the caseload of the CPAG welfare rights worker in Tower Hamlets Foodbank. Caseload analysis revealed that extensive waiting periods can occur:

- Between benefit claim and decision.
- Between award and payment.
- Where an award had ended but that decision was being challenged.

Additional administrative data indicated that around 30% of food bank users<sup>32</sup> were waiting for a benefit claim to be processed or paid (28% for County Durham, 32% for Epsom and Ewell, 34% for Tower Hamlets. Appendix B, Table 3). As discussed below (and, with reference to local welfare assistance, in Section 7.1), awareness of various crisis payments available in different circumstances was patchy and often low, with very few food bank users receiving them.

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<sup>30</sup> See HC Deb, 10 February 2014, c513W.

<sup>31</sup> Current government targets relate to payment of a percentage of claims within a set time period – 90% within 16 days for JSA, 90% within 13 days for Income Support and 85% within 16 days for ESA – See Appendix C Box C1.1 and C1.2.

<sup>32</sup> Indicative approximation based on additional administrative data collected for over 900 food bank users at 3 locations between February and May 2014. See Appendix A for full methodology.

#### BOX 4.1 DI'S STORY – LONG WAITS FOR BENEFITS THROUGH CHANGE IN CIRCUMSTANCES

Di is a young mother, who was referred to the food bank because of a delay in her benefit payments. She was living with her partner and their baby in private accommodation (partly paid for by Housing Benefit).

Di, a trained nursery nurse, had previously been working as a carer for elderly people. Her last job finished when her employer discovered Di was pregnant, dismissing her with no notice and without paying her last month's wages (causing her to fall behind on pay-day loan repayments). Since then Di had claimed JSA, then Income Support (during pregnancy). She had recently discovered that the Income Support had been stopped and that her partner, a professional musician who is currently without work, needed to remake a claim for JSA. This had left the family with Child Benefit as their only income (their Child Tax Credit also having been stopped along with the Income Support claim).

The immediate trigger for the food bank referral was that they had been told it could take up to six weeks to arrange the new JSA claim. This was the third time in the last year that Di had missed benefit payments because of delays – the first was when she made her original JSA claim, then when she was transferred from JSA to Income Support. On the third (most recent) occasion there was no notice of the end of the family's Income Support – they only found out that it had stopped because of a letter from the council notifying them that their Housing Benefit had been stopped.

Di said she hoped to return to nursery nursing when her daughter is old enough. It was not clear whether her partner would be likely to get a job and the relationship seemed under considerable strain. The family were being supported by both Di and her partner's parents, but that support is limited.

#### Access to short-term benefit advances

Among both in-depth interview participants and food bank users in the welfare rights caseload, awareness that they may be eligible for a 'short-term benefit advance' (STBA)<sup>33</sup> was patchy and often low, with very few food bank users receiving STBAs at the point at which they were referred to the food bank.

Experience from the welfare rights caseload at Tower Hamlets Foodbank suggests that unless a person seeks advice or highlights their difficulties to the Department for Work and Pensions (DWP), they have little chance of even finding out they can obtain an STBA. People are not automatically told, when making telephone claims, that if they are experiencing hardship they can request an STBA and there is no information, other than the regulations published on the '.gov' website about their availability.<sup>34</sup> Lack of knowledge about STBAs as a problem for those waiting for benefit claims to be decided is also indicated in the additional administrative data: In County Durham, where additional data collection was highest (with 28% of food bank users waiting for benefits and therefore potentially eligible for an STBA), less than half (47%) of those waiting knew they could apply for an STBA, with only 26% having applied (Appendix B, Table 5).

Publicly available information shows there has been a significant decrease in the volume of STBAs compared to the equivalent payments under Crisis Loans ('Alignment Awards'). Based on analysis of data released by the DWP in a Freedom of Information request from the authors, the number of positive responses to STBA requests in 2013/14 fell by 80% compared with the number of Crisis Loans awarded in 2012/13. Part of the explanation is that far fewer people are applying for STBAs. This fits with the finding (from our in-depth interviews and caseload analysis) that large number of potential applicants are either unaware of the existence of STBAs or are being deterred from applying. More information is provided in Appendix C1.

<sup>33</sup> From April 2013, if a person is experiencing 'financial need' because they have made a claim for benefit which has not yet been decided, those experiencing hardship because they were waiting for a benefit claim are entitled to a 'short-term benefit advance' (STBA). This replaced the previous Social Fund Crisis Loan known as an 'alignment payment'. For more detail about STBAs see Appendix C1.

<sup>34</sup> Search conducted 09/10/2014.

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Analysis of the welfare rights caseload at Tower Hamlets Foodbank reveals a number of other reasons why food bank users who are waiting for benefit claims (and facing hardship) may not have made a claim for STBA:

- **Lack of ability to claim** - STBA claims must be made by telephone or in person at the Jobcentre. Many clients do not have a home phone and, when seen at the food bank, may not have credit on their mobile phone. They therefore cannot afford the phone call to make an STBA application. When attending the Jobcentre, several had been offered appointments days later.
- **Being told they were not eligible to make an STBA claim**
  - Client 06 was released on bail in August 2013. He claimed JSA and asked for an STBA, but was told it was not possible to request one. He was seen at the food bank 11 days after this. CPAG was able to call the DWP and secure a same-day payment. There is no legal reason why an STBA could not have been provided when it was requested by the food bank user.
  - Client 07 was 16, estranged from her parents and living in a refuge. She had claimed Income Support a week previously, but did not know about the availability of STBAs. When the welfare rights adviser called the DWP on her behalf they were initially told that an STBA could not be made in this situation. It was only because CPAG was able to explain that the DWP should, in any case, take an application and pass it to a decision-maker that her application was taken and approved. Had the client not sought advice, it is unlikely she would have heard about STBAs or insisted, against advice from the DWP, on her right to make an application.
- **Being advised by Jobcentre Plus to approach Local Welfare Assistance Schemes or use a food bank instead.** The Tower Hamlets Foodbank welfare rights caseload included examples of food bank users, who were destitute because a claim for benefit had not been processed, being given a food bank voucher by the Jobcentre without an application for an STBA being considered or submitted.

The welfare rights adviser at Tower Hamlets Foodbank also dealt with several cases where STBA applications were refused by the DWP decision maker, but where the benefit claim was valid and, after intervention on the client's behalf, claims were either paid or an STBA put into place. Two examples include:

- Client 08 was seen in the food bank in late August 2013, having made a claim for JSA one month before. The claim was held up because the decision maker needed to consider whether the client was 'habitually resident' in the UK (the client had lived and worked in the UK for many years, but had spent much of the previous two years abroad). The client had been referred to the food bank by Jobcentre Plus, having had two applications for an STBA refused. The welfare rights adviser wrote a letter setting out why an STBA was appropriate and explaining why it was more likely than not that the client was habitually resident (under the rules relating to previous residents). Four days later JSA was paid.
- Client 09 was given refugee status at the end of May 2013 and claimed JSA in mid-June 2013. She was seen in mid-August 2013, having had no income for three months, during which time she had been entirely reliant on her local church. An initial STBA application was refused because the decision maker did not have access to the case details (when a National Insurance number has not yet been allocated the claim must be dealt with clerically, and the papers had not been forwarded). CPAG sent a letter before action for judicial review to the DWP solicitors regarding the unlawful delay. Eleven days later the benefit was awarded.<sup>35</sup>

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<sup>35</sup> Evidence from a number of organisations responding to the Home Affairs Committee's call for evidence concerning asylum seekers commented on the problems arising from the delay in processing benefit and tax credit claims. The evidence points to the problem whereby asylum support ceases 28 days after status is granted, but it often takes longer than this for benefit and tax credit claims to be processed. A recurring theme is problems around the allocation of National Insurance numbers to these claimants. <http://www.parliament.uk/documents/commons-committees/home-affairs/130416%20Asylum%20written%20evidence.pdf>



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### 4.3 SANCTIONS

'Sanctions' featured strongly in the in-depth interview participants' reasons for food bank use.<sup>36</sup> Supporting this finding, the additional administrative data collected in three food banks indicated that around 20-30% of food bank users had had their benefit reduced due to a sanction. This varied from 19% in Tower Hamlets, 23% in Epsom and Ewell, and 28% in County Durham (Appendix B, Table 4). Sanctions could have a considerable long-term impact, especially when missing money was never restored even on appeal (see Box 4.3).

Most food bank users (according to in-depth interview participants, welfare rights caseload and additional data analysis) were not receiving hardship payments.<sup>37</sup> In County Durham, 68% of those who had been sanctioned were aware that they could apply; 47% had applied (about 70% of those who knew about their availability); and only 18% of sanctioned food bank users (30 people in total) had been awarded a hardship payment (Appendix B, Table 4).

Key issues emerging from Tower Hamlets welfare rights caseload analysis regarding sanctions included lack of information, incorrectly applied sanctions and sanctions of vulnerable people. These are discussed in turn below.

#### BOX 4.2 ALEX'S STORY – ONGOING IMPACT OF BENEFIT SANCTIONS LATER OVERTURNED ON APPEAL

Alex, a single male from Durham had been left living alone in a three-bedroomed house after his partner left with their two children. He originally visited the food bank after his income was reduced as a result of the 'bedroom tax', but his most recent visit had been prompted by two benefit sanctions within the previous 20 weeks. He appeared during the interview to be unclear about the sanction process, repeatedly referring to it as a 'suspension' and strongly expressing the view that the decision making appeared very arbitrary:

*'If they are not happy, if they've had a bad day [...] then they say "Oh, you have not done enough. I am going to have to suspend you."*

*... my benefits all stopped because I didn't put down the right job history, job search on the little diary they give you. They suspended it so I have had to fight to get that back. And it has been a fight to get that back – this is where [this support service] has come in quite good.*

*That's what's put me behind on everything, so that's why [coming to the food bank] has been a godsend: basically to be able to know at least I can get something to eat [...] the things I have [been through] before in my life... it can't get no worse than this, it physically can't.'*

Alex was aware that his benefits had been stopped for not fulfilling the set criteria for numbers of jobs applied for, which he said was 22 new jobs a fortnight (with no repeats). He reflected: *'Now if you think about it, if I did that for a year I would have to contact everybody in Durham, and [it would be like] stalking them because [the Jobcentre] keep saying to me I have got to keep going back and asking.'*

Both sanctions had been overturned on appeal, Alex's job search criteria reduced and his benefits reinstated, but not without disruption to his already tight finances: *'That's money that you don't have, you don't get that back, it's kind of that's your punishment.'*

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<sup>36</sup> 'Sanctions' are reductions in benefit income for a period of time because the DWP has decided that the benefit claimant has failed in the performance of some activity related to seeking or preparing for work. The sanction regime was redesigned for JSA and ESA in 2012, increasing the range of 'failures' for which a sanction could be imposed and standardising the sanction period. The background to these changes and the reasons why a claimant may be sanctioned are set out in Appendix C, Boxes C2-1 and C2-2.

<sup>37</sup> 'Hardship payments' at 60% (or for some 80%) of normal JSA rates are available to sanctioned claimants who can demonstrate that the sanction may cause them harm. Unless part of a 'vulnerable group', hardship payments cannot be claimed in the first two weeks of a sanction. See Appendix C2 for further details.

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## Lack of information about sanctions

The themes emerging from the Tower Hamlets Foodbank welfare rights caseload regarding sanctions included:

- **Letters that were unclear** – letters that were difficult to understand or lacked clear information about the specific reason for the sanction.<sup>38</sup>
- **Difficulty obtaining information from the DWP** – particularly regarding reasons for a sanction, as a result of multiple decision makers (see Box 4.3 for one client’s story) and different computer systems.<sup>39</sup>
- **Lack of information about hardship payments** – letters sent to those who are sanctioned do not indicate that the recipient can ask for hardship payments or explain the process for obtaining these. This helps to explain why large number of sanctioned people do not know they can obtain hardship payments.
- **Problems arising from the impact of sanctions on payment of Housing Benefit** – failure to provide clear information about sanctions to the local authority can have a particularly severe effect on the payment of Housing Benefit, leading in some cases to the threat of eviction (see Appendix C Box 2.6). They can also lead to, or exacerbate, problems with debt.<sup>40</sup>

### BOX 4.3 CLIENT 10’S STORY – DIFFICULTIES OBTAINING INFORMATION ABOUT SANCTIONS

Upon investigation by the welfare rights adviser, it emerged that Client 10 had been sanctioned for ‘failure to attend work programme’ three separate times by different decision makers in three different offices:

- Feb 2014 – decision made by Wellingborough Labour Market decision makers but reversed as client had been attending a job interview when not at the work programme.
- March 2014 – decision made by the Watford Labour Market decision makers, reversed as the claimant had been ill on that date and had phoned to explain this to the work programme provider.
- April 2014 – decision made by Cosham Labour Market decision makers, reversed because the claimant had had a meeting about rent arrears with her landlord at the time she was supposed to be attending, and had told the Jobcentre in advance.

There appeared to be confusion within the DWP regarding this case. In particular, sanction periods should not have overlapped as they did. However, from the claimant’s perspective, the multiple decision makers meant any phone calls and correspondence had to be with three different offices. It was also incredibly hard, even for a welfare rights adviser, to obtain accurate information regarding the case. It took in excess of ten hours of welfare rights adviser time to resolve these sanctions and ensure the client was paid, given the difficulties of obtaining information and the need to correspond with so many different parties. The client meanwhile, despite the fact she had obtained hardship payments and still retained her Child Tax Credit and Child Benefit during this period, had had to take her child’s Christmas presents to Cash Converters in order to pay for fuel. On redeeming these when she was finally paid she had to pay more than she had received.

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<sup>38</sup> A typical example of such a letter is given at Appendix C, Box C2.4 and analysed at Box C2.5.

<sup>39</sup> There is a separate DWP computer system for labour market decisions. DWP staff have to move between two systems to try to establish basic information, such as the date a decision was taken, date the claimant was notified of the decision, period of sanction and date(s) of alleged failures to participate.

<sup>40</sup> (Joint Public Issues, 2014).

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## Incorrectly applied sanctions

The welfare rights caseload also included sanction decisions that should never have been made, because the Jobcentre or work programme had been notified that the client was not able to attend (as in the case of Client 10); where the client had tried to notify that they could not attend but had not been able to make contact (Client 11); where the letters had been sent to the wrong address (Client 12); or where the decision maker simply did not have access to the correct information (Client 13).

- Client 10 (see also Box 1.2 above) was sanctioned on three occasions for failure to participate in the work programme (due to three missed appointments). Because of the cumulative nature of sanctions this would have led to her receiving no JSA (absent hardship payments) for a 30-week period in total (had the DWP applied the sanction periods correctly). The first failure to attend was because the client was at a job interview, the second when the client was very unwell and had phoned her work programme provider to confirm this, and the third when the client had told the Jobcentre in advance that she could not attend as she had a meeting about rent arrears with her landlord.
- Client 11 – in April 2013, Client 11 was sent on the work programme. As part of her work programme duties, in June 2013 she worked for a large cleaning company for a three-day trial cleaning the showrooms of a luxury car retailer on Park Lane. On the last day, Client 11 agreed to do another day in the hope it might lead to paid employment. She then attended on one more occasion to help out but realised that she would not be able to get back from doing this in time to make it to the work programme offices where she had an appointment that day. She telephoned the work programme provider at 7:00am. No one answered the phone at that time. She telephoned again at 8:30am and was told her Work Programme Adviser was not in yet. She tried to explain she was running late – she was told to call back later in the day. She called back later in the day and again asked to speak to her adviser but she was not available. She received a four-week sanction.
- Client 12 received a sanction for failure to attend the work programme because he was attending his grandfather's funeral. That was resolved. Six months later he was sanctioned again for failing to attend the work programme. Hardship payments were refused. A challenge to that decision was not resolved for three months. When the issue was finally resolved, the DWP decision maker accepted in conversation with the welfare rights adviser that the sanction should never have been made: Client 12 had maintained from the start that he had not received letters about the work programme, and it turned out that the work programme provider had sent them to the wrong address.
- Client 13, a young man living independently for the first time, was sanctioned because his adviser refused to check both of his online job search accounts on Universal Jobmatch. When challenged, the decision maker reversed the decision and explained he could not access one of the accounts, but was prepared to accept the job search had been done as claimed.

## Sanctions of vulnerable people

The rules provide that JSA claimants should be allowed to adjust their job search activities to make allowances for their mental and physical health problems. There were examples in the Tower Hamlets caseload which indicated that this was not happening. A related problem occurs when those whose ESA ends due to them being found 'fit for work' attempt to claim JSA – often they are quickly sanctioned for failing to actively seek work because proper allowance has not been made.

- Client 14 had been without his ESA for a three-month period: His ESA had stopped when he was found not to have 'limited capability for work'. He had attempted to claim JSA and was quickly sanctioned. He attempted to commit suicide in part due to this decision, and his GP certified that he had a serious deterioration in his mental health.

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- Client 15 has severe mental health problems. He was claiming ESA. He was sanctioned for failure to participate in work-related activity. His sanction continued even after he had agreed to attend another interview with the DWP. The client explained that what he had said to the Jobcentre worker when asked about work-related activity was that he was unable to work (as a matter of law it is unreasonable for him to be asked to do so). He had not understood he was being asked to participate not in work, but in work-related activity.

## Suspensions

The welfare rights adviser in Tower Hamlets Foodbank and in-depth interviewers both encountered a smaller number of cases where food bank users had had their existing benefit award suspended. Suspension usually occurs where there is doubt about the person's entitlement. Often the claimant was not told why their benefit has been suspended or given a timeframe for how long the suspension was likely to continue. Dealing with suspensions is difficult because the decision to suspend benefit is not appealable (it is an administrative measure to withhold payment for the time being, rather than a decision that the person is not entitled). Those whose benefits have been suspended are not entitled to hardship payments (although the suspension can be lifted in part or full if the claimant is considered to be in hardship).

- Sami, a young man from central Africa, arrived in the UK barely able to read or write, and was attending a college course to learn English. He was left with no income, from any source, after his JSA payment was suspended pending a sanction for 'failure to complete adequate job search', caused, he said, by his inability to fill in the paper or computer records required. The suspension was identified during the in-depth interview because Sami presented the letters from the Jobcentre, which he was unable to read or understand. Sami explained, apologetically, that he needed the food bank because he didn't have anyone to borrow money from, being so far from family and friends. Before visiting the food bank he had survived by making his remaining food last longer, asking for hand-outs from local shops and restaurants, and relying on the generosity of others from his hostel or course. He was now receiving assistance with challenging his benefit suspension, but feared the wait would be too long, especially given that his landlord was anxious about the developing rent arrears.

## 4.4 PROBLEMS WITH DISABILITY BENEFITS

Food bank referral because of problems with disability benefits were highlighted both in in-depth interviews and among clients seen by the welfare rights adviser based in Tower Hamlets Foodbank. The most common were problems related to Employment and Support Allowance (ESA<sup>41</sup>).

Around 9-16% of food bank users included in the additional administrative data collection reported that they had had their ESA stopped because they were found 'fit for work' (9% for Epsom and Ewell, 11% for Tower Hamlets and 16% for County Durham – see Appendix B, Table 5). For County Durham, the only food bank where sufficient cases were collected to enable further analysis, 53 out of 74 food bank users who had had ESA stopped had asked for the decision to be looked at again.

The additional data collection only captured those whose payments ended because they were found 'fit for work'; however, analysis of the welfare rights caseload shows many other reasons why ESA payments might end. It is therefore likely that the proportion of those whose primary reason for using the food bank was cessation of ESA payment is actually higher than this headline finding.

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<sup>41</sup> ESA is a benefit paid to people who suffer from a health problem such that it would be unreasonable to expect them to work (see Appendix C3 for full details). Food bank users also reported problems with delays to Personal Independence Payments and reductions in rates of Disability Living Allowance. These were less common and so are not covered in detail in this report.

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## Why do difficulties with ESA occur?

Analysis of the caseload in Tower Hamlets Foodbank reveals a number of points during the process of establishing and maintaining an ESA award where particular difficulties can occur, all related in some way to decisions or evidence regarding whether a person has or can be treated as having 'limited capability for work' (Appendix C Box 3.1 explains what this means). ESA payments could cease for the following reasons:

- Medical certificates not being logged by the DWP during the 'assessment phase'<sup>42</sup> or when an appeal is pending (a common problem).
- Claimants failing to return a form or attend a medical, because such claimants' entitlement cannot be established by providing medical certificates.
- Claimants seeking to challenge a decision through 'mandatory reconsideration', a process which can take months,<sup>43</sup> during which ESA is not paid; and for those refused mandatory reconsideration delayed payment where an appeal is submitted because of the time taken for the DWP to receive notice of an appeal, and then to act by reinstating payment.

## Missing medical certificates

Analysis of the welfare rights caseload at Tower Hamlets Foodbank revealed a number of problems regarding missing medical certificates, including:

- Claimant not being able to obtain an appointment with their GP in time (see Client 18 below), or their GP not being in a position to provide a medical certificate for the full claim period (either for the start of their claim or when the period covered by an existing medical certificate had expired).
- Medical certificates submitted to the DWP by post, only for the claimant to find several weeks later that their medical certificate had not been married up to their claim.<sup>44</sup> In some cases, several original copies of medical certificates were submitted but none were linked to the file.

In an effort to ensure their medical certificates reached the relevant section of the DWP quickly, several clients took them to their local Jobcentre Plus and requested that the office scanned and emailed them to the section dealing with the issue. Their experience was variable: in some circumstances this worked, but in others clients were told they had to post their medical certificates. This was despite it being known that certificates would take at least ten days to reach the relevant section, and that payments would not be made until they arrived.

Two experiences from the Tower Hamlets Foodbank caseload are illustrative:

- Client 16 had been without benefits for a prolonged period because the severity of his mental health problems and his lack of support network meant he had been unable to maintain his claims. He was assisted at the food bank to make a claim for ESA. On visiting his GP to get his medical certificate, he reported that she deliberately gave him two signed copies and explained that this was because she had seen so many cases where the DWP mislaid certificates, leaving her patients without income for long periods.
- Client 18, a lone parent of one child, who had made a claim for ESA when her child turned five (bringing her entitlement to Income Support to an end) had been without this income for four weeks (having only Child Benefit and Child Tax Credit to live on – i.e. £83.86 instead of £156.27 each week for her and her child) as

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<sup>42</sup> First 13 weeks and for a longer period in cases where the assessment has not been conducted by the DWP.

<sup>43</sup> <http://www.cas.org.uk/publications/voices-frontline-mandatory-reconsideration>

<sup>44</sup> All mail is sent to a central mail-processing site from which the DWP then disperse it to the teams dealing with a particular claim (which for Tower Hamlets residents could be in Glasgow or in Hackney). Even in the best case, it appears (from cases seen at Tower Hamlets Foodbank) that it takes about ten working days for the medical certificate to arrive at the correct section and be actioned.

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she could not obtain a medical certificate. The reason she could not obtain the medical certificate was that she had recently moved to a women's refuge due to domestic violence. This had also necessitated changing GP. Her new GP had not provided a medical certificate as they were waiting for receipt of the medical records from the previous GP.

### **Failure to return forms and attend medicals**

Many of the people seen in this situation at Tower Hamlets Foodbank had very severe health problems (typically mental health issues) which were themselves the reason they had failed to manage to attend the medical etc. The rules on this area are complex (see Appendix C Box C3.1 (4)). In some cases, people had been seen only when they had already had zero income for several months. For example:

- Client 24 suffered from depression. When he was seen in March 2014, he had managed to abstain from alcohol for the last three months, following a long period of homelessness and alcoholism. His ESA had ceased payment in late December 2013 as he was alleged to have failed to attend a medical without a good reason. He had attempted to reclaim ESA but that was refused as there was no evidence his health had worsened. A request to reconsider the decision had been refused, but the client had not received a copy of that letter and thus could not easily make an appeal. Client 24's Probation Officer gave a witness statement to the effect that, in her view, her client was scrupulous in attending appointments and that she was aware of postal problems for other of her clients who lived at the same large hostel. CPAG emailed this witness statement with a request that the decision be revised. Twenty-one days after sending this request (during which CPAG made repeated phone calls to encourage the DWP to look at the matter promptly, in view of the fact that Client 24's health appeared to be further deteriorating and there was some risk that he would relapse), the DWP reversed the decision and ESA was paid. The client had by then been without any income four months. Had the DWP been able to speak to his Probation Officer at an early stage, it is likely that no refusal of benefit would have occurred.

### **Being found not to have limited capability for work; and mandatory reconsideration**

For some food bank users seen by the welfare rights adviser at Tower Hamlets Foodbank, the new 'mandatory reconsideration' procedure,<sup>45</sup> introduced during the course of the fieldwork, had caused significant periods of no payment of either ESA or JSA. The reasons for this were various:

- Some people simply could not manage to transfer their claim to JSA or attend appointments because of the severity of their health problems (Client 20).
- Others had attempted to claim JSA, only to find themselves subject to a sanction because they were judged to have failed to actively seek work, with no allowance made for their significant health problems (Client 19).
- A smaller group were simply unwilling to claim JSA because they felt it would negatively impact upon their chances of winning a subsequent challenge to the ending of their ESA.
- Even when benefit should commence following an appeal being made, delays in the DWP actioning this are normal (Client 20).

For example:

- Client 19 attended the food bank in early May 2014. He had been receiving Income Support on the grounds of ill health (the predecessor to ESA) up until February 2014; he suffers from diabetes and intermittent

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<sup>45</sup> Since October 2013, such claimants must first seek a 'mandatory reconsideration' of their case within DWP. During the period whilst the mandatory reconsideration is carried out, ESA is not paid. Claimants can instead claim JSA, but to be eligible must show that they are actively seeking and are available for work. Only if ESA payment is still refused by the mandatory reconsideration procedure can they then submit an appeal and re-establish entitlement to ESA pending appeal.

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severe back pain. In February he had been reassessed to see whether he could qualify for ESA but failed to achieve sufficient points to be regarded as having limited capacity for work. He had claimed JSA and been paid for about one month. However, he had then suffered a significant flare-up of his back pain and had been unable to attend an appointment to sign on in early April. He contacted the Jobcentre to explain and was told to reclaim ESA. That was refused, as the Jobcentre had not advised him that he would also need to provide evidence of a significant deterioration in his health. Client 19 then obtained evidence from his GP explaining his condition. The GP added that he was concerned Client 19 was at increased risk of diabetic coma (he wrote, 'I understand his benefits have been stopped and he has not got money to buy appropriate food and consequently his diabetes is becoming dangerously out of control. His benefits need to be reinstated immediately otherwise he is in danger of diabetic collapse, even diabetic coma.'). That evidence was provided to the DWP in early May. The DWP reversed its decision and made payment of ESA in mid-May. Client 19 had been without any income for over a month.

- Client 20 had also been receiving Income Support on the grounds of ill health and failed to qualify for ESA. Payment of her benefits had stopped towards the end of December 2013, leaving her with no income whatsoever. She suffers with diabetes, chronic obstructive pulmonary disease and arthritis. When seen at the food bank in early February 2014, having lived without income for over a month, she was visibly struggling to stand, even supported by a walking stick. The client had phoned the DWP in January and said she wanted a mandatory reconsideration of the decision. In late February, the client received a notice that her request had been refused. The next day CPAG assisted her to complete an appeal form which was submitted to Her Majesty's Courts and Tribunal Service (HMCTS). HMCTS confirmed to CPAG that it had sent acknowledgement of receipt of the appeal to the DWP eight days after it had been posted. The welfare rights adviser called the DWP the same day (12 days after the appeal had been posted) and explained that HMCTS had received the appeal, and asked for ESA to be reinstated pending its resolution. As the section of the DWP dealing with the issue had not received the acknowledgement at that time it refused to reinstate ESA. Three days later HMCTS finally agreed to send an email to the DWP confirming that the appeal had been received. CPAG also faxed the DWP the copy of the client's letter from HMCTS confirming an appeal had been lodged. The DWP refused to act on this evidence. In late March, some 26 days after the appeal had been posted, CPAG received the papers for the appeal from the DWP (meaning that they must have received confirmation of the appeal from HMCTS). The client was finally paid ESA in early April (35 days after the appeal was posted to HMCTS).
- Client 21 suffers from uncontrolled diabetes and significant depression following the recent death of a childhood friend. He was seen at the food bank in late February 2014. He had been found not to have limited capability for work following assessment, and his last ESA payment had been made ten days previously. He had asked the DWP for a mandatory reconsideration on the same day as his last payment, but received the 'refusal to reconsider' some 36 days later. On this occasion, CPAG sent the appeal letter by recorded delivery. The next day it obtained proof from Royal Mail that the letter had been received at HMCTS. CPAG then immediately emailed scanned copies of the appeal form and other relevant documents, together with proof of receipt of the appeal by HMCTS, to the relevant section of the DWP (benefit claimants do not have access to these email addresses; they would have been required instead to post this proof of having made an appeal to the mail-handling site, from where it would take about ten days to reach the relevant section). CPAG also made a lengthy phone call to the DWP team leader dealing with the matter (again, a claimant would have had no access to this number) where the view was put forward, with reference to the relevant law, that there was now sufficient evidence for the DWP to accept that an appeal had been made. The claimant was paid three days later.

The difference in experience between Client 20 and Client 21 shows that significant input from a representative can reduce a lengthy delay between the submission of an appeal by the claimant and acknowledgement of this/payment by the DWP. However, claimants would simply not be in a position to do this for themselves.

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## 4.5 PROBLEMS WITH TAX CREDIT PAYMENTS

Several interview participants reported problems with their tax credits having stopped or been reduced:

- Kath gave up her job in research in order to care full time for her youngest son, who faces severe health difficulties (for full story see Box 2.2). Despite the challenges the family of four had faced since the parents had separated, Kath said she had been ‘coping OK’ until her Child Tax Credit was cut from £244 to £133 a week without warning. Payment had been reduced because of the age of the oldest children, despite Kath having informed HMRC that her children were still in full-time education. At the time of interview, the payment had been reduced for six weeks and was still unresolved despite repeated attempts by Kath and the local Citizens Advice Bureau. Kath described the effect of the tax credit cut on the family’s livelihood as ‘catastrophic’. She was surviving with the help of local welfare assistance payments and visits to the food bank.
- Bernie had been referred to the food bank by a midwife, who was concerned that she had missed appointments and was not eating properly. Reluctantly, Bernie had admitted that she had missed appointments because of the stress of a financial crisis caused by a problem with her tax credits, which had not been paid for three weeks (totalling about £600). The tax credits had stopped because she had changed her bank account but had not managed to notify HMRC before a returned payment from her old account had led to payments being temporarily suspended. Bernie said she had now sorted the problem and at the time of interview (in late February) she was expecting payments to resume in the next week. However, HMRC had told her they were unable to backdate the missing payments until the end of year review in June/July. This posed a significant financial setback for someone who was already struggling to rebuild her life after a sequence of difficult life events (illustrated in Box 3.1).

Analysis of the welfare advice worker’s caseload at Tower Hamlets Foodbank revealed two specific problems which can lead to particularly long waiting times for tax credit claims to be decided:<sup>46</sup>

- **Change in family circumstances** – when couples form or separate, or children move from living with one parent to living with another, a new claim must be made.<sup>47</sup> Client 22 had just taken responsibility for his two children, placed with him by social services because their mother’s mental health problems meant she was unable to look after them. The mother had been in receipt of the Child Tax Credit and Child Benefit.<sup>48</sup> It took over three months for the father’s claims to be determined and paid. During that time, the client attempted to support himself and his children from a single person’s ESA. He was offered food bank vouchers and a single cash payment by social services.
- **Where the claimant is not British or Irish** – HMRC’s policy is to process such claims within 92 days (this is over four times longer than it takes to process a claim by a British/Irish person). This can cause particular hardship, but at Tower Hamlets Foodbank cases of much longer delays have been seen, for example, that of Client 23 (a couple). One of the couple was British, while his partner was from the Democratic Republic of Congo (DRC). They had a child (a British citizen) in November 2013 and claimed tax credits in December 2013. The client from DRC was a ‘person subject to immigration control’ and did not have a National Insurance number. However, the rules provide that in this situation she did not need one in order for the couple to obtain tax credits.<sup>49</sup> The couple were seen at the food bank in late May 2014 and their tax credit claim had not been decided. CPAG wrote a letter to HMRC solicitors threatening judicial review, setting out why the claim could in fact be determined without the need for a National Insurance number to be issued. The claim was decided and payment was made within 14 days, together with £50 compensation.

Short-term benefit awards are not available when tax credit or Child Benefit claims have been made but not decided, further increasing the risk of severe income shortage or hardship for people in this situation.

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<sup>46</sup> Both of these problems have been highlighted before ([http://www.citizensadvice.org.uk/child\\_benefit\\_briefing\\_-\\_final.pdf](http://www.citizensadvice.org.uk/child_benefit_briefing_-_final.pdf)) but do not appear, from the cases seen at Tower Hamlets Foodbank, to have been resolved.

<sup>47</sup> Section 3 Tax Credits Act 2002.

<sup>48</sup> For Child Benefit, if a different person is to be the claimant then the existing award of Child Benefit in respect of that child must be terminated before the new award can begin.

<sup>49</sup> Reg 5(8) Tax Credits (Claims and Notifications) Regulations 2002 (SI No. 2014).



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## 5 ONGOING SEVERE INCOME INADEQUACY – WHEN ENDS DON'T MEET

### SUMMARY

Aside from immediate income crisis, interview participants described the ongoing impact of living without enough income. Long-term low income was sometimes a product of wages being low or unreliable, but was also attributed to low benefit levels. Some families were not receiving benefit they were entitled to, either because they had failed to claim or because they had had claims refused. For others, their income from benefits had been reduced through deductions for repayments or because of recent reforms.

Most participants described how using credit and debt formed part of their immediate coping strategy, but also how repayments of long-term debts had a significant impact on household disposable income.

As discussed in Section 2, whilst immediate income crisis was the dominant reason for food bank use, long-term low income was the background for many interview participants. For a few, this was the main reason given for their food bank referral, as in the case of Heidi and Ian, a couple living in outer London with their small baby, struggling to make ends meet after Heidi's illness meant Ian reduced his work hours to take on more childcare:

*'So if you balance [income and expenditure] up where does that leave you each month?'*

*'Pretty much up the creek without a paddle.'*

*'So that's really why...you use the Food Bank when you have to?'*

*'Yes, occasionally... we can normally... budget our money and think: "Right, we have paid this bill, we have paid that bill, blah, blah, blah, filled the fridge and freezer up". And then it seems to be, maybe towards the end of the month, on odd occasions something has gone wrong that we have had to spend some money [on], we haven't got enough in there and you think "Oh great, we haven't got enough to go and buy our food this month", and that's when we end up where we are.'*

Insufficient income causes real hardship and forces people to make difficult choices (see Section 8.1). Participants talked about struggling to cover the cost of gas and electricity, sometimes leading to decisions to dramatically cut use by turning off heating or sitting in the dark. Further problems were presented when ongoing low income meant that families or individuals found it very difficult to deal with unexpected expenditure, often because their finances were already so stretched that there had been no scope for saving for emergencies. Other families spoke about having to make difficult decisions to cancel family outings, even when they involved visiting their own children who lived away from them.

Ongoing financial pressure also leaves families vulnerable to the temptation to use credit to pay for household essentials. The additional data showed that around 20% of food bank users were using credit cards or other loans to pay for essentials such as food and housing. This sort of desperate financial strategy is double-edged: not only does the household not currently have sufficient income to cover resources, but the credit they are using will have to be paid back, sometimes at high interest, potentially storing up problem debts for the future (see Section 8.2).

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This section focuses on some of the wider causes of income inadequacy which, whilst severe, were more chronic, or ongoing, in nature:

- Low income caused by:
  - Low or insecure wages.
  - Benefit levels too low.
- Under-payment of benefits caused by:
  - Under-claiming.
  - Under-entitlement.
- Reduced benefit income due to:
  - The introduction of size criteria in the social rented sector, also known as 'Removal of Spare Room Subsidy' and 'bedroom tax'.<sup>50</sup>
  - Benefit cap.
  - Council tax.

## 5.1 LOW INCOME

### Low or insecure wages

In-depth interviews revealed that, in common with many low-income households, food bank users have a dynamic and sometimes unclear work status, including unstable or temporary work, part-time work (in the formal or informal economy) or insecure self-employment, so obtaining reliable data on their work status is difficult.<sup>51</sup> Additional data collected for this research shows differences according to food bank, with 19% of food bank users in Epsom and Ewell having someone in the household currently in employment, compared to 6% for County Durham and 4% for Tower Hamlets (see Appendix B, Table 10).<sup>52</sup>

For those who were in work, food bank use was directly related to their employment income being insufficient to cover individual or family living expenses. This was due to a combination of low wages and working hours being reduced through limited availability of work or as a result of caring responsibilities (as illustrated by Heidi and Ian's story; Ian was required by the family court to reduce his working hours to care for his children – Box 3.4). Others, like Aleksander and Elena (Box 5.1), struggled with income from work being both low and unpredictable; in some cases this had led to people stopping work altogether. Only one interview participant mentioned being on a zero-hours contract.

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<sup>50</sup> The introduction of size criteria in the social rented sector is variously known as the 'removal of the spare room subsidy' and the 'under-occupation penalty' (see Section 5.3 for further discussion). As the change was ubiquitously referred to as the 'bedroom tax' by research participants, we will use that term throughout the remainder of this report.

<sup>51</sup> Until 2014, The Trussell Trust did not routinely collect data on employment status. Many of those with referral reasons coded as 'low income' were thought to be in work but there was no way of independently verifying this, particularly as referral forms only capture a single reason for referral, coded by a referring agency, and so did not provide a reliable employment indicator.

<sup>52</sup> These figures are likely to reflect socio-economic differences between areas, particularly in employment rates and housing type/cost. Differences may also, potentially, be attributable to differences in referral agencies (i.e. a food bank with a substantial number of referrals from the Jobcentre or other employment support agencies is likely to have a higher proportion of users who are out of work).

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### BOX 5.1 ALEKSANDER AND ELENA'S STORY – LOW INCOME FROM WORK

Aleksander and Elena are a young couple living in Scotland who had just had their first baby. Aleksander was working between 20 and 25 hours a week as a packer in a clothes factory. He wanted to work more but there were only limited hours available. Both he and Elena had previously worked together in a bakery for four months for around 12 hours a day, but the agency they had used to find the employment suddenly stopped phoning them so neither had any work. Elena was seven months pregnant at this stage so did not look for another job, but Aleksander found work in the factory after a few weeks.

Aleksander was earning the minimum wage and said his income from this fluctuated between £100 and £150 a week. The family's only other income was from Child Benefit – approximately £80 every four weeks – so their income fluctuated between £480 and £680 a month. They had no other income although their rent was reduced by £20 a week because of Housing Benefit and Council Tax Support.

The couple had been referred to the food bank by their family nurse, because their income just wasn't sufficient. They were finding having a new baby and a new house to furnish expensive, although were trying to save a little at a time to buy things for the house and the baby. Their estimated outgoings came to around £145 per week, including:

Council Tax and rent – £45 a week

Electricity – £10 a week

Gas – £10 a week

Food – £30 a week

Nappies – £10 a week

Bus to work for Aleksander – £20 a week

Top up for phone – £5 a week between them

Broadband connection – £20 a month

The family was eligible for other benefits and tax credits (Child Tax Credit and possibly Working Tax Credit, and a maternity grant, and Elena should possibly have been getting Maternity Allowance). They were either not aware of this or were waiting for claims to be processed. They described the lack of information on benefits, childcare etc. as a barrier to them becoming more financially stable.

Several working participants felt that their income from work was so low that they would always be reliant on the benefit and tax credit system, even if they were in work. This predicament was described eloquently by Gary, an unemployed manual labourer from London:

*'I'd like to train up, you know, so I can get off the unemployment list permanently, rather than just taking these minimum wage jobs that come and go. One minute I am there for a little while struggling, just getting my on my feet, and suddenly the work is gone, especially now I have signed up for an agency with zero hours. I mean, how's that going to work? I could be working five days one week and three weeks nothing, you know?... So I am still relying on the system, even if you are on minimum wage, you still end up relying on the system.'*

One family at North Cotswolds Foodbank actually felt that they were worse off since the mother returned to work (Box 5.2).

## BOX 5.2 VICKY'S STORY – RETURN TO WORK LED TO REDUCED HOUSEHOLD INCOME

Vicky, Wayne and their two children moved to the countryside from London in search of a better quality of life for their children. However, an accident at work resulted in Wayne having chronic back pain and being unable to return to the job that he loved. This left him battling with depression, and his drinking escalated. Coping with these challenges placed a considerable strain on the family, both emotionally and financially.

In an attempt to restore their family's livelihood and her own personal wellbeing, Vicky managed to get a manager's position at a local charity shop, a job she was able to apply for after volunteering in the shop for the previous two years. She had been employed since July 2013 but her employment led to a reduction in Wayne's ESA benefits. She says the net result was that there was actually less money coming into the house.

In addition, since April 2013, the couple have had to pay the 'bedroom tax', which has had a significant impact on their finances. The age of their children meant that they only had a matter of months before they would be entitled to the additional bedroom, so they were reluctant (in fact had been advised not) to move.

The family had been using the food bank for the last two years and without it the mother felt that she would have been forced to steal food.

Hope came in the form of ongoing treatment for the father. However, they both felt that there had been a lack of support from Jobcentre Plus in terms of helping him back into work and identifying alternative jobs.

### Benefit levels too low

The value of means-tested benefits has fallen for all groups in real terms in the last three years.<sup>53</sup> Research by the Joseph Rowntree Foundation has found that out-of-work benefit income consistently remains well below the Minimum Income Standard for different groups (MIS).<sup>54</sup> Since 2008, out-of-work benefits for single people have amounted to just 40% of the MIS, and have undergone a slight decline in the five years to 2013. Single parents' income from out-of-work benefits has fallen from almost 70% of the MIS in 2008 to under 60% in 2013.

The stories told by in-depth interview participants provided several examples of individuals and families struggling to survive on benefits, even when benefits were fully paid and not sanctioned.<sup>55</sup> For example, Becky, who was struggling to adapt after the breakdown of her relationship (see Section 3.3), was clear that the £71 a week she received in JSA as a single person was 'not enough to live on'. She reported that she was left with only £23 for food and toiletries after other bills had been paid, and said she was therefore likely to remain reliant on the food bank in the near future. Others, such as Daisy and Eddie (couple from County Durham with a small child – Section 3), said they could financially survive on the benefits they receive, once a sanction was lifted, but described it as 'surviving, not living'.

*'It was so difficult [living on JSA, prior to sanction], honestly, it was difficult, I had to go without things. You get your, say £128 or £130... and you think about ahead what's going to come, what bill is going to come, what is there to be paid out, and you try and save something from that... it's just difficult, it's really, really hard, really really hard. It's not alright, I would rather do any type of job than be on this, it's dehumanising, I swear to God, it's just depressing.'* Raja, single male from Epsom, claiming JSA after recent job loss.

<sup>53</sup> [MacInnes, Aldridge, Bushe, Kenway, & Tinson, 2013].

<sup>54</sup> The Minimum Income Standard (MIS) project, run by Centre for Research in Social Policy at Loughborough University and Joseph Rowntree Foundation, aims to define an 'adequate' income based on what members of the public think is enough money to live on to maintain a socially-acceptable quality of life (<http://www.jrf.org.uk/topic/mis>). (Hirsch, 2013) (Davis, Hirsch, & Padley, 2014).

<sup>55</sup> As seen above, this was not confined to people out of work, as working families still received income top-ups in the form of tax credits, and yet still struggled to pay for essentials.

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## 5.2 UNDER-PAYMENT OF BENEFITS

Some food bank users were not receiving all the benefits they were entitled to, either because they had simply not claimed (under-claiming, also known as 'claimant error') or because they had claimed but had wrongly been refused or underpaid (under-entitlement, also known as 'official error').

Government figures for 2013/14 show that £0.9bn was underpaid due to claimant error and £0.5bn underpaid because of official error. This included £40m of Income Support, £20m of JSA, £160m of ESA and £370m of Housing Benefit.<sup>56</sup>

Under-payment was difficult to identify in the in-depth interviews, but clearly identified in the welfare rights caseload, as follows:

### Under-claiming (claimant error)

Analysis of the welfare rights caseload showed that, typically, failure to claim benefits was related to one of the following reasons:

- The complexity of the system is such that the food bank user was simply not aware of their entitlement.
- The food bank user had severe mental health problems or a learning disability such that they were unaware of entitlement or unable to take the steps needed to claim.
- The food bank user had been wrongly advised (by the Jobcentre or social services etc.) that they did not have an entitlement.

In many cases, the food bank user who was under-claiming had never previously accessed welfare benefit advice, often because they were unaware they had an advice need. Provision of the advice service in the food bank allowed them to access advice in situations where they would not otherwise have done so.

### Under-entitlement (official error)

This category differs from under-claiming in that the food bank user had properly claimed all the benefits to which they were entitled but had, at the point they were seen, either been wrongly refused the benefit or had been paid less than they were entitled to due to a mistake in an aspect of their award.

## 5.3 REDUCTIONS TO BENEFIT INCOME

In-depth interview participants reported having a range of other repayments deducted from their benefits. These included repayment of old Social Fund loans, rent arrears and repayments of benefit overpayments. For example: Aileen was a vulnerable 20-year-old with a difficult family background and serious mental health problems, who had recently returned to Scotland after spending some time with family living elsewhere. She reported that her sole income was ESA ('assessment rate') of £133 per fortnight, from which £26 per fortnight was deducted for a budgeting loan which she received to cover moving costs. Others, like Helen, were affected by the recent reduction in the rate of Housing Benefit for those aged under 35.

In the financial year 2013/14, an estimated 1.75 million families in the UK saw their benefit entitlement cut as a result of four changes to welfare: Local Housing Allowance (LHA), the introduction of size criteria in the social rented sector (the so-called 'bedroom tax'), the overall benefit cap and the change from Council Tax Benefit to Council Tax Support.<sup>57</sup>

This section considers the 'bedroom tax', benefit cap and changes to Council Tax. Due to the qualitative nature of this study and difficulties in identifying when someone was subject to changes to LHA, it was not possible to include LHA in the coverage of this report.

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<sup>56</sup> (DWP, 2014).

<sup>57</sup> (Aldridge & MacInnes, 2014).

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## ‘Size criteria in the social rented sector’ or ‘bedroom tax’<sup>58</sup>

The introduction of size criteria in the social rented sector, introduced in April 2013, is variously known as the ‘removal of the spare room subsidy’, the ‘under-occupation penalty’ and the ‘bedroom tax’. It should be noted that all of these terms are politicised. Within the legislation there is a neutral description of the change, ‘size criteria in the social rented sector’ – this term is not in widespread use either by the policy’s supporters or its opponents. As the change was ubiquitously referred to as the ‘bedroom tax’ by research participants, we will use that term throughout this report.

**‘IT’S ACTUALLY DESTROYING PEOPLE’S LIVES BECAUSE THEY DON’T REALISE THAT £26 IS A LOT OF MONEY IN THIS SITUATION.’ ALEX, DURHAM**

For the food banks participating in the additional administrative data collection, the proportion of food bank users who reported they were affected by the ‘bedroom tax’ varied, from 19% in County Durham, 9% in Epsom and Ewell, to 6% in Tower Hamlets (Appendix B, Table 6). The lower rate in Tower Hamlets Foodbank was thought to be because Tower Hamlets Council had been particularly proactive in using Discretionary Housing Payments (DHPs) to mitigate the impact of the removal of the spare room subsidy for its tenants.

In County Durham, around two-thirds of those affected knew about the DHPs,<sup>59</sup> indicating that around one-third may have been missing out on help due to lack of information. Just under half of food bank users affected by the ‘bedroom tax’ had applied for DHP, but only 8% were receiving it. Nationally, around half of those who had applied for DHP because of the ‘bedroom tax’ said their application was successful.<sup>60</sup> This indicates that those with unsuccessful applications may be over-represented among food bank users.

Six in-depth interview participants directly reported that having been affected by the ‘bedroom tax’ was a significant part of the story which led to them coming to the food bank. Apart from food bank use, wider implications of the ‘bedroom tax’ included building up rent arrears and debts, and having to seek financial support from other organisations.

For example, Alex, a single male in his late forties, had been left living alone in a three-bedroomed house after his partner left with their two children (see Box 4.2). Although his most recent financial crisis was attributed to sanctions, he identified the introduction of the ‘bedroom tax’, which reduced his benefits by £26 per week, as his first reason for attending the food bank:

*‘I am wanting to move [...], so I am in the process of doing that with the Housing. I live in a three-bedroomed house on my own and it’s just, it’s pointless. It’s more expensive and it’s better on tax [to move]... I mean that’s what’s really made me struggle... that ‘bedroom tax’... it’s £26 a week added to my rent money, which is half of my benefit.’ Alex Durham*

He went on to list being ‘short of money and literally having nothing in’ as the main reason he was using the food bank, having been referred through a support agency linked to his housing provider. When asked how he was hoping to improve his situation, Alex was clear that he wanted to return to work. However, he said he felt hampered in his job search by the impending move, not wanting to commit to a job when he did not know where he was going to be living.

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<sup>58</sup> From 1 April 2013, working-age social tenants whose properties have more rooms than the DWP’s size criteria state that they need, had their rent eligible for Housing Benefit reduced by 14% for one spare bedroom, and by 25% for two or more spare bedrooms. DWP’s Housing Benefit data show that in August 2013, 522,905 households (11.1% of all social tenancies) were affected. (DWP, 2014).

<sup>59</sup> Discretionary Housing Payments (DHPs) are made by local authorities on a discretionary basis. Originally intended to help private sector tenants deal with short-term financial problems, the government has made substantial increases to funding for DHPs to help some of those affected by the ‘bedroom tax’ or benefit cap and other welfare reforms.

<sup>60</sup> DWP, 2014, p. 39.

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By the time of the follow-up interview, Alex said his situation had improved because he had been awarded DHP to cover the next 26 weeks and was receiving support from a charity to pay off his rent arrears.

Whilst Alex was happy to move, some of those affected by the 'bedroom tax' were resistant to moving. Some families with children felt that the house or area was the right one for their family to be living in or were concerned about the disruption of moving. Another family had been advised not to move because their son was about to turn ten, making him eligible for his own room. However, in the meantime the additional rent payment had made a 'big, massive, dent in our financial situation'. Although the family were appealing against the payment, not being able to meet the additional payment had pushed them into rent arrears, raising the fear that if they did not prioritise paying their rent they could lose their home:

*'They could happily possess our house back off of us and where would me, Wayne and the kids be? We'd be out on the street. So we have got [to have] the money now to pay for that little bit of rent that we are supposed to pay... it kind of suffocates you to be honest, because it's all of them [the decision makers] that sort of rule your life, you don't really get to have a say.'* Vicky, mother, North Cotswolds (see Box 5.2)

### **Benefit cap<sup>61</sup>**

Analysis of additional data shows that 3-12% of food bank users were affected by the benefit cap (3% in Tower Hamlets, 9% in Durham, 12% in Epsom and Ewell – Appendix B, Table 7). The much smaller percentage for participants affected by the cap in Tower Hamlets may well be to do with the fact that DHPs are proactively used to alleviate the effects of the cap in that local authority.

There were no in-depth interview participants who had experienced the benefit cap.

### **Council Tax**

Even in our relatively small qualitative sample, there was evidence that the recent demands to pay Council Tax, especially when combined with other various other deductions from benefits, had played a role in people needing to use food banks. For example, Liam (a single male with poor mental health) said he received £143.40 JSA per fortnight, from which he had to pay £16 per fortnight for an old Crisis Loan and now £19 per month for Council Tax.

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<sup>61</sup> From April 2013, the total overall weekly benefit payment that a household can receive was limited to £350 a week for single people or £500 a week for single parents and couples. (If a claimant or their partner is entitled to Working Tax Credit they are exempt from the cap. This exemption also applies if someone in the household is on certain disability-related benefits such as Disability Living Allowance or War Pensions).

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## 6 WIDER VULNERABILITIES: PERSONAL, LOCAL AND NATIONAL CONTEXT

### SUMMARY

In-depth interviews identified a number of specific factors which appeared to make individuals or families either more likely to be hit by significant life-shocks or less likely to be able to cope when they do occur:

- Experience of living in the local area, including access to jobs, shops and other services, the housing market and transport costs.
- Impact of physical and mental illness on individuals and the wider household, with illness and/or caring responsibilities affecting not only ability to work but also capacity to deal with other crises.
- Difficulty obtaining or proving educational qualifications or skills.
- Problems with housing.
- Isolation or lack of family support.
- Large debt repayments which reduce disposable income at source and potentially lead to spiralling financial problems

Many of us have complex lives and we are all likely to experience a number of life-shocks. However, low-income families may be more likely to be hit hard by financial shocks and less able to cope with/respond to them. The 'asset-based approach' used for the in-depth interviews identified a number of specific factors underlying this.

This section covers aspects of life in the local area, the impact of physical and mental illness, lack of qualifications, problems with housing and isolation. A further key vulnerability, the role of large debt repayments in diminishing disposable household income (especially where debt repayments are deducted at source is covered in full in Section 8.2.

### 6.1 LOCAL AREA

The Sustainable Livelihoods Approach (SLA) looks at the role of the local context in shaping individual's and family's livelihoods. Although we were not able to conduct an in-depth mapping exercise for each local area, the in-depth interviews did indicate both that the socio-economic context of the local area did affect people's lives and that this varied between different areas. Main concerns focused on access to services and jobs, together with the cost of transport. A final local challenge concerned the housing market, covered in Section 6.4.

**'THERE ARE PROBLEMS WITH THE LACK OF JOBS TO APPLY FOR IN THE NORTH EAST, WHICH MAKES IT DIFFICULT TO [SHOW] EVIDENCE THAT YOU ARE CONSTANTLY APPLYING FOR JOBS ON YOUR JOBSEEKER'S FORM.' ALEX, DURHAM**

#### Access to services

Several participants mentioned problems with accessing shops (leading to increased food costs) and other services, such as medical and educational provision or the Jobcentre. The cost and logistical issues in arranging transport was cited as a reason for not accessing services, including advice centres or offices distributing local welfare assistance grants or Scottish Welfare Fund, particularly if these were situated some way from where participants lived.



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## Access to jobs

With work playing such a key role in participants' stories, it is unsurprising that participants, particularly those who were actively seeking work, reflected on the availability of jobs in the local area. Generally those who commented felt that there were not enough jobs locally. There were indications that access to jobs did present slightly different challenges in different areas: participants in County Durham, North Cotswolds and West Lothian said it was hard to access any jobs at all, because there were none in the immediate vicinity and it was difficult to get transport to access work in larger urban centres. For participants in the south east of England (Epsom and Ewell, Kingston and Tower Hamlets), the problems revolved around there not being enough jobs to go round, particularly unskilled jobs, jobs deemed 'suitable' or those that paid well enough. For example, Ron from Kingston reflected that lack of jobs was the biggest barrier to improving his livelihood. Despite applying for 14 jobs per week, the job market was seen as offering little hope:

*'There are not very many jobs out there, like, there are so many on the internet but you apply for them and you won't get nothing back.'* Similarly, Ron felt that in his line of work, as an HGV driver, the current economic conditions made it very hard to get work: *'There is that many HGV 2 drivers out there with loads of experience, if you see a bloke in a rigid lorry it will be an old boy, you never see young faces, it's dead men's shoes, you have got to know somebody to get in.'*

## Transport

Costs and difficulties with transport also presented a big challenge to creating and sustaining livelihoods, in particular by affecting people's ability to find and keep work. Participants described having jobs in the past which they had lost or had had to leave because of problems with transport. This was particularly an issue for work outside regular hours – for example, Robbie described having been sacked from his catering job in a country hotel in West Lothian because of having to run for the last night bus home rather than working late to complete tasks. Erica described not being able to keep work in factory jobs in Newcastle because of the difficulty of being able to make early starts before the buses ran. Zane reflected that it was difficult to get jobs which paid well enough, with a particular view to meeting the extra transport costs for those living in his relatively rural area in the north Cotswolds.

Transport was also seen as essential to maintaining other crucial elements of livelihood, such as access to children living elsewhere and to wider social networks of family and friends. It appears this may have been a particular problem for those living in Greater London, who tended to have friends and family living a bus or train journey away but who struggled to find money to pay the fare. It is possible that those in more rural areas, without transport links, just settled for seeing friends and relatives much less frequently (if at all) or had a car, in itself a considerable financial burden.

Access to work and services, along with strong family networks, are all key strategies which individuals use to prevent or ameliorate the impact of poverty and low income. Difficulty meeting transport costs meant either missing out or going without in other areas, creating vulnerability to income crisis and food bank use.

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## 6.2 HEALTH

### Physical illness or disability

Around two-thirds of participants in the in-depth interviews mentioned serious debilitating physical illness or disability in the household. Whilst this qualitative sample cannot be taken as statistically representative, it illustrates the very high prevalence of physical ill health among food bank users. The most common health problems were back or leg pain and mobility-related issues, or diabetes and asthma. In some cases the participant themselves was affected; sometimes others in the household suffered ill health. Life could be particularly difficult when illness affected more than one member of the family, including children, creating considerable multiple caring responsibilities for others in the household.

For most in-depth interview participants, illness was not the immediate cause of food bank referral; however, it was clearly a significant background vulnerability, affecting work but also their ability to be self-sufficient in range of other ways, including accessing services and benefits.

### Mental health

Similarly, depression and anxiety were extremely prevalent among in-depth interview participants. Nearly all participants openly mentioned some sort of mental health issues, with others describing circumstances where mental health clearly was a factor even though it was not explicitly mentioned. Many mentioned that more than one person in their household struggled with their mental health.

As well as being a specific financial life-shock that forms the immediate trigger for food bank referral, for a significant number of participants past bereavements cast a long shadow over their current situation. In particular the death of loved one, and sometimes the deaths of two or more people close to them, was cited as a contributory factor to seriously deteriorating mental health (see Section 3.3 for full discussion).

Analysis of the stories told in the in-depth interviews revealed potentially four distinct chains of influence between mental health and food bank use:

- **Mental illness as a direct vulnerability, with a close connection to the immediate financial crisis** – for example, Barbara, a former teacher living in Scotland whose mental health had deteriorated rapidly after the death of her partner, had to access the food bank after her benefits were stopped for three months. This was because, due to her severe mental health problems, she had repeatedly failed to attend her work capability assessment. She described the situation as being ‘entirely my own fault’.
- **Mental illness as an indirect vulnerability, adding to the burden of the immediate financial crisis** – for example, Alex had stopped work to care for his children, but became depressed after his partner left taking the children with her (Box 4.2). His depression had contributed to escalating personal problems and mounting debts, and stresses which had made it more difficult for him to secure a job. Although he directly attributed his food bank referral to difficulties with the ‘bedroom tax’ and reported previous referrals due to sanctions, mental ill health clearly played a part in the wider vulnerabilities which had prevented him from rebuilding his life.
- **Mental illness exacerbated by the immediate financial crisis.** There were several examples of participants pre-existing mental health issues being considerably worsened by the effect of the financial crisis. For example:
  - Becky, who had been sanctioned because she did not realise she was due at the Jobcentre on a particular day, identified that the stress of being without money and the uncertainty of waiting for benefits had considerably worsened her depression (see Section 3.3 for more details).

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- Liam, a single man from Epsom, had struggled to hold down jobs in the past owing to long-term mental health problems. His recent difficulties had started when his father, the only person he was really close to, died about 18 months ago. At about the same time, he was moved onto JSA, having previously been signed off work for depression. He was subsequently sanctioned (in March 2013) for missing an appointment with his adviser. The financial and personal implications of the sanction left him in a very bad state for several months, barely leaving the house, drinking and not eating properly. Fortunately, he was rescued by one of his neighbours (see Section 9.4), who helped to sort out his benefits with the Job Centre, so narrowly avoiding eviction for missed rent payments.

- **Mental illness preventing wider recovery** – the wider effects of depression left participants demotivated and lacking energy or confidence. In some cases, such as that of Pete from Kingston who had lost both his accommodation and place on a course following a JSA sanction (see Box 9.1), these mental problems were both compounded by their immediate financial crisis and themselves prevented recovery.

**‘RIGHT, WHAT’S STOPPING YOU [TAKING STEPS TO SORT OUT PROBLEMS] AT THE MOMENT?’ ‘WELL, HOMELESSNESS, STARVATION, LACK OF ANY INCOME WHATSOEVER, WORRY, STRESS, ANXIETY, SLEEP DEPRIVATION, THESE SORTS OF THINGS.’**  
**PETE, KINGSTON**

Most damagingly, more than one of these chains of influence could be true for the same person, quickly creating a situation where deepening struggles with mental health inhibited other coping mechanisms or exacerbated wider crises.

Our findings are supported by research on the prevalence of mental health problems among people who are sanctioned. A recent Freedom of Information request found that six out of ten adverse sanctions of ESA were made for people with mental or behavioural disorders.<sup>62</sup> Other research found that 15% of JSA claimants had neurotic symptoms that warranted treatment, twice the rate for the general population.<sup>63</sup> A study by the mental health charity Mind found low levels of specialist employment support for people with mental health problems, and high levels of severe anxiety over the threat of losing income as a consequence of being unable to access mandatory work-related activities.<sup>64</sup> Such evidence resonates with our understanding of how mental health can be a directly or indirectly contributing factor to an immediate financial crisis.

## 6.3 EDUCATION AND SKILLS

### Formal qualifications

The in-depth interview process did not set out to obtain a systematic cross-section of different levels of formal qualifications. Nevertheless, participants included those with degree-level qualifications, highest qualification at tertiary/post-16 level, GCSE (or equivalent) and those with no formal qualifications. There were also those with work-related qualifications, such as having being a qualified electrician, hairdresser, chef or tree-surgeon. Although the achieved sample had greater numbers of those with low or no qualifications, the fact that even such a small sample picked up those with higher qualifications indicates that food bank users are not confined to those with poor qualification levels.

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<sup>62</sup> Freedom of Information request 2014-79, 18 March 2014, [https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/295384/foi-79-2014.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/295384/foi-79-2014.pdf)

<sup>63</sup> [DWP, 2012].

<sup>64</sup> [Hale, 2014].

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Many of those without formal qualifications (particularly work-related qualifications) did point to this being a barrier:

*'Well I left school, I went to college and did music, I did that for two and a half years and I have been on Jobseeker's since then... so we are talking a good about seven years-ish. Yes I mean unfortunately when you come out of a music college, with music qualifications, it's not really the best thing to get a job with, I mean a normal job. And the music industry is not exactly the best industry in the world at the moment to get a job in so I was a bit stuck. I thought I was going to be cool and being a hit music guy, yes if I go back in time... I should probably go and do something else at college, like I probably would have got a job. But I've got past the point where I can afford to get the course to get the job. So I am just stuck in a rut where I have got a CV with nothing on so, who is going to employ someone with a CV with nothing on it? It's ridiculous.'* Eddie, father from County Durham

The requirement for formal certification of qualifications and experience was a barrier for many, and seen by some as a particular feature of modern life. Gary, a single man in his forties had a good work history since leaving school, labouring in the construction industry and most recently working for supermarkets:

*'[In the past] you'd turn up, get interviewed, you'd talk to them and they'd say "Okay it's good what you have done"... You tell them, that's it, you didn't really need to produce nothing... But now they want you to produce everything, all your paperwork. They asked me about my schooling, I left school without any education because I went straight into work. So times have changed and people who have been in work regularly for years are now finding they are unemployed, and it's a completely alien world to them. Even when I tried to get back on the building site, I have to have a CSCS card<sup>65</sup> and they always say [you have to have] this Health and Safety stuff, whereas we used to learn it on the job, you know.'* Gary, manual labourer from London

A further problem was faced by those who had lost their qualification certificates and could not afford to replace them. This seemed to be a particular issue for those who had experienced spells of homelessness.

### Language and literacy

The worst problems were faced by those who had problems with language and literacy, either because English wasn't their first language or because they had specific learning disabilities, particularly dyslexia, which affected their ability to read and write.

Several in-depth interview participants reported that the specific problems which had brought them to the food bank were directly related to their difficulties with English. For example, Sami had his benefit suspended because he had been unable to adequately record his job search activities, with no allowance made for the fact that he was unable to read or write (see Section 4.3). Participants with language problems were particularly angry when they felt that they were being penalised for their difficulties, when they actually needed additional support:

*'I really need the help and I don't have any person who can help me with English... I don't know what to do until now. I know how to write formal letter but my English is too low to write this letter, I tried so many times; I started to and I didn't finish.'* Francesca, moved to UK from Lithuania with her teenage daughter

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<sup>65</sup> CSCS is a certification card scheme for construction workers.

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## 6.4 HOUSING

Housing, particularly the extent to which housing could be considered an adequate, safe and secure home, featured prominently in participants' accounts of their current circumstances.<sup>66</sup>

Additional administrative data collected by three participating food banks demonstrates that the type of housing lived in by food bank users differed considerably according to location (Appendix B, Table 9). Very few food bank users were owner-occupiers (1-3%). The proportion in private rented accommodation was much higher in Durham (36%) than London (18% for Epsom and Ewell, 12% for Tower Hamlets); this is likely to be due to differences in the local housing market. The majority of food bank users were in social housing, with a split between local authority housing (30% for Durham, 19% for Tower Hamlets, 8% for Epsom and Ewell) and housing association properties (21% for Durham, 54% for Tower Hamlets, 63% for Epsom and Ewell). There are a number of potential explanations for this finding, including that social housing tenants are more likely to access (or be able to access) the kind of support from housing services, the housing association or other tenant support services, which leads to a food bank referral.

### Housing – suitability and security

At its best, a good home provided physical and emotional security, particularly for those who had a history of homelessness or of living in temporary accommodation. At the other end of the spectrum insecure, unsuitable, unsafe housing could significantly affect participants, damaging physical and mental health as well as financial security. The significance of housing for a financially and emotionally sustainable livelihood meant it was a real vulnerability for some households, leading directly or indirectly to food bank use.

Problems with housing included the suitability of the accommodation. For some, particularly those living in urban areas with large housing estates, suitability concerned the local area. However, a more pressing concern was the size of the house. Some families found themselves in homes which were too small for themselves and their children. For others the house was too large, often as a result of changes to family circumstances which left them either living alone or with fewer children than previously. Housing which was too large was a burden financially in terms of heating bills and rent and, for some, made them liable for the 'bedroom tax'. Other participants had serious concerns about the condition of their housing, especially about damp or other unsafe conditions. This seemed to be a particular problem in the private rented sector.

Suitability of housing was an area of concern for those with disabilities. For example, one participant from Durham who had lost his tenancy on a flat in sheltered accommodation due to rent arrears, was forced to live in the ground floor of his current house as he was unable to use the stairs. Others, like Kath from Epsom (Box 2.2) and Di from Sheffield (Box 4.1) were concerned about the impact of poor housing on existing health conditions such as asthma and allergies.

Because of the importance of housing to their wider livelihood, decisions about moving house were a prominent feature of several participants' life stories. Moving voluntarily, either in the past or as a future plan, was generally seen as a positive development, particularly where it involved moving to a better area or to more suitable accommodation. Most participants who reported that they were in unsuitable accommodation felt themselves to be trapped by rent arrears, difficulty finding suitable accommodation or shortage of affordable housing, particularly in the social sector. Finally, some participants were reluctant to move, even where housing costs (or conditions) endangered their financial stability or wellbeing. For some, reasons for reluctance to move, related to personal security (for example, Ava, from Sheffield, who felt unable to leave the home she had lived in with her husband before his death), for others, because relocating would mean having to leave family and friends.

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<sup>66</sup> The in-depth interview began by asking participants to describe their household and the house they were living in. This focused attention on housing, but the detail of their accounts reveals the crucial role that housing plays in people's lives.

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## 6.5 ISOLATION

Section 9 explores in some detail the crucial role of social networks in food bank users' wider strategies to survive their crisis. Social networks of family and friends provided not only financial but valuable practical and emotional support. It also follows, therefore, that the most vulnerable people were those who were most isolated. Although examples of participants experiencing isolation were not as numerous as those who had good social support, they were compelling. Social isolation both contributed to the likelihood of experiencing an immediate financial crisis and exacerbated the effects of one, potentially causing a relatively minor crisis to become much more serious. Those who seemed most isolated were also more likely to say that they had 'nowhere else to turn' other than to the food bank.

Importantly, the income crisis experienced by the individual or family also played a role in exacerbating social isolation, as described by Alex who was referred to the food bank because he was unable to afford food, he said, as a result of the 'bedroom tax' and the legacy of previous sanctions. He described his situation as:

*'Just me... I am just on my own. [It is] very difficult but you have to grin and bear it, you have to. There is nothing I can do, so just there is no point in sitting and wallowing in it. It does get me sometimes but... [I try to] think positive...'*

He described the biggest impact of his immediate income crisis as being unable to afford things he needed to maintain everyday life, particularly socialising:

*'... just having things that you want, you know, getting about and mixing with people. You don't realise until you have got no money how limited you are in doing anything, people say you don't need money but you do, you do. You need money to be able to buy clothes, to be able to go out and just function.'* Alex, Durham (see Box 4.2).

For others, it appeared that being alone was almost a strategy in itself, a coping mechanism to avoid the harmful effects of potentially stressful relationships or bad influences, particularly for those concerned about spending money they didn't have:

*'There is quite a few people I know in the area and you know, will stop and talk to if I see them in the street or something, but they want to go to the pub and I don't really want to go to the pub and pay £2 for a coke, so yes, I would have to say I am more isolated now than I was.'* Ron, unemployed, Kingston.

Although several of the most isolated people attributed their isolation to their immediate situation, some hope was provided by examples of small amounts of help or social contact making a big difference. One participant from Epsom described feeling very isolated when his job suddenly stopped, but also how in that situation a little contact with an advice worker had made a big difference:

*'People haven't rung me up and said "How are you?" or, you know. Obviously the way I feel at the moment, because you are sort of there by yourself, you know? The only person I manage to talk to at the moment is obviously the woman that's dealing with my case, and just talking to her sometimes makes me feel better, knowing that someone is actually listening to me, they know I am right...'* Isaac, father from Epsom, whose income from work stopped without warning (see Box 2.1).

The big impact of a relatively small amount of good quality social contact was seen as one of the main strengths of the Trussell Trust Foodbank model (see Section 7.2).

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## **PART B**

# **HOW DO FOOD BANKS FIT WITH WIDER LIVELIHOOD STRATEGIES?**

Part B focuses on the question of what other coping mechanisms food bank users are using to survive the time of crisis. The concept of livelihood strategies – the ways in which people combine their assets to support themselves and their families, and the decisions and choices that they make within the context in which they live – is used to provide an insight into how food bank users are seeking to survive and to improve their lives.<sup>67</sup> Some of these strategies will have been used over a number of weeks or years, particularly for those who had been living with chronic low income for some time. Other strategies will have been prompted by attempts to deal with the immediate crisis and so were much more recent.

Research questions explored in this section focus on how food bank use fits within these wider livelihood strategies. What is food bank users' experience of accessing other emergency assistance or support? What alternative financial strategies for managing on a low income have they also employed? What other assets or strengths – particularly human and social – do families draw on in times of need?

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<sup>67</sup> The concept of a livelihood strategy is a central part of the Sustainable Livelihoods Approach – see Appendix A for further details.

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## 7 ACCESS TO EMERGENCY ASSISTANCE

### SUMMARY

The majority of food bank users were not aware of the availability of Local Welfare Assistance Scheme (LWAS) crisis payments, and even fewer were receiving them. Experience of our in-depth interview participants was that LWAS were often poorly advertised or difficult to access.

Several in-depth interviews conducted in Scotland, where elements of the Social Fund were replaced with the Scottish Welfare Fund, also highlighted a lack of awareness of the scheme and practical barriers to take up, including perceived delay in processing applications and lack of affordable local transport to collect awards.

For most families, their primary source of emergency support was the agency that referred them to the food bank. Referral agencies included welfare rights advice and housing services, homelessness or substance abuse charities, refugee support groups, schools and health services. Referral agencies were usually spoken of very positively, particularly in cases where the food bank referral had formed part of a wider package of help and support.

Users of Trussell Trust Foodbanks also spoke positively about support received from the food bank, particularly the warmth of welcome, the opportunity to talk and signposting to other support services.

This section explores the various options for emergency assistance which were potentially available to food bank users. When faced with a crisis what were their options in terms of financial and non-financial support? How aware were they of the various options open to them? What were their experiences of accessing such services?

### 7.1 ACCESS TO CRISIS PAYMENTS

This section explores the extent to which food bank users were aware of, or were using the main form of state-sponsored crisis payments, currently administered through Local Welfare Assistance Schemes (LWAS) and Scottish Welfare Fund (SWF).

LWAS and their Scottish equivalent were created as part of the reform of the Social Fund in April 2013. They are designed to act as a crisis support for families and individuals who cannot build up reserves on their low incomes, and find themselves in incredibly difficult circumstances. See Appendix C4 for full details.

Awareness of LWAS among food bank users in England who were included in this study was at best patchy. Between one-third and half of food bank users in the three food banks included in the additional administrative data collection knew they could seek support from LWAS (51% in Tower Hamlets, 48% in Epsom and Ewell, 36% in County Durham, Appendix B, Table 8).

Applications for, and successful receipt of, LWAS varied between food banks. Tower Hamlets Foodbank, where awareness was highest, also had the highest rates of applications (42%) and receipt (35%). Application and receipt rates were lower for Epsom and Ewell (32% applied for, 18% receiving) and lowest in Durham (21% applied for, 11% receiving). These differences are likely to be accounted for by differences in the food bank set-up: (County Durham Foodbank has a wide network of distribution sites, each of which may have varying levels of contact with different referral agencies and wider support services. Tower Hamlets Foodbank has fewer distribution points, and also an emphasis on co-locating a range of other advice services).

That there were examples of people coming to the food bank who had also received LWAS indicates that the LWAS itself was not always enough to prevent people needing to use the food bank. Indeed, Epsom and Ewell participants' stories suggested that the food bank referral, used in conjunction with rather than



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instead of an application to LWAS, were seen by referral agencies as complementary parts of a support package (this view was corroborated by the local knowledge of the food bank manager).

In-depth interview participants were asked about various types of crisis payment which may have been available to them, including access to LWAS (or SWF in Scotland). However, despite interviewers' best efforts and detailed prompts in the interview script, the evidence gathered is patchy, inconsistent and incomplete. This confusion reflects the complexity of new arrangements, in terms of a real lack of clarity about what is available, who is making the payment, where it can be accessed and even what it is called:

- As indicated above, some participants knew they were definitely receiving crisis support because it had been provided by the same agency that had provided the food bank voucher. However, even in these cases there was confusion about exactly what the money was or what the support was called. For example, in several areas payment now appeared to be made by voucher (for white goods etc.) rather than in cash. This led participants to consider the support as 'vouchers' rather than crisis payments or loans.
- Similarly in Scotland, while several of the participants were aware of and had accessed the Scottish welfare fund, several others had never heard of it or had experienced barriers to accessing it.
- Other participants were simply not clear whether the help they had received was part of the LWAS/SWF or not. This confusion seemed to be caused by the different names by which the schemes were now known and the different organisations providing them. In one area, there appeared to be confusion between LWAS support (which itself was provided by three different local organisations) and a council scheme, with a very similar name, designed to help low-income homeowners with property improvements.
- Some knew about the existence of crisis support, but had been put off by the additional application procedure, particularly the need to travel to another office some distance away.
- A final, smaller group, simply reported that crisis payments no longer existed.

## 7.2 SUPPORT SERVICES

### Referral agencies

When asked about their main sources of help and support at the present time, participants tended to first mention the agency which had referred them to the food bank.

Referral agencies included welfare rights advice and housing services, homelessness or substance abuse charities, refugee support groups, and educational and health services. In some areas, it appeared common for the food bank referral to have come from the organisation distributing the local crisis support or welfare assistance scheme, often alongside other financial and non-financial support.

Relationships to referral agencies can be characterised in a number of different ways:

- **Existing relationship** – the participant's relationship with the agency began before immediate crisis or contact, not because of it (e.g. schools, midwives, housing services); referral for food bank was made because the agency became aware of the need for support because of pre-existing relationship. For example, Bernie was referred to the food bank by her midwife who became aware of Bernie's financial difficulties because she had missed a couple of appointments at the hospital (see Box 3.1 and Section 4.5).
- **Contact because of crisis** – the participant came into contact with the agency because of a particular moment of crisis (e.g. homelessness or substance abuse charities, refugee support groups); the referral agency gave the food bank voucher as part of a wider package of support:

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‘Well I have no money. My money ran out quite quickly, being on the road where you have to pay for every drink and every cup of tea and every meal, and I was without food finally. Then I was recommended to go [to the food bank] by the Cotswold Volunteers, they were wonderful... I went to the [Advice Drop In] in Moreton-in-Marsh for help and legal advice, and they gave me one of these brilliant orange forms to go and get food.’  
Terri, late middle-aged lady living in her car because she did not have enough access to money to cover the upkeep and heating of her house, North Cotswolds

- **Specifically contacted to request food bank voucher** – the participant approached the agency specifically to ask for a food bank voucher, usually on the recommendation of, and with active encouragement from, friends or relatives keen to help. These examples were much rarer, and were usually associated with advice services with a public profile (e.g. Citizens Advice Bureau) which meant people knew they could turn to them in a time of crisis.<sup>68</sup>

Referral agencies were usually spoken of very positively for the help and assistance they provided, especially when they had been able to offer a wider range of assistance alongside the food bank voucher.

### **Trussell Trust Foodbanks**

Participants generally spoke highly of the food bank, focusing particularly on the warmth of the welcome they received. The opportunity to sit and talk was particularly appreciated, with participants explaining how they had valued the feeling of being listened to and understood, rather than feeling judged.

Food banks supported by The Trussell Trust actively signpost clients to other services (sometimes making phone calls on clients’ behalf or accompanying them to meetings). Some food banks, such as Tower Hamlets, have partner services (e.g. Citizens Advice Bureau or money advice services) present on the premises during food bank sessions.

Although having to resort to emergency food aid was described by many participants as their ultimate low point, interviewers reflected that going to the food bank could, in itself, be a turning point. For some, the food bank referral was symbolic of having accessed a wider package of support (from the referral agency) which could be the start of improvements. Other participants described how their visit to the food bank had given them hope, helping to restore a positive attitude because they were treated with respect and dignity.

### **Other support services**

A range of support services other than the referral agency were accessed, sometimes following signposting by the food bank. These covered the categories outlined above but with particular emphasis on public sector support – social workers, support workers, health visitors, and schools or children’s services. The exact nature of support described was often difficult to make out from interviews. It also varied according to the organisation and type of relationship; for example, assistance offered by probation services or social workers was different in nature and substance from that provided by charities or community groups.

In some circumstances, the assistance involved actual financial support, in cash or in-kind; in others it came in the form of advice and support with accessing services. Support varied according to whether the professional themselves intervened in the situation, making phone calls or writing letters on the participants’ behalf, or enabled the participant to attempt to solve the problems themselves. The former was felt by some to be particularly effective, either because the participant viewed the professionals as having communication skills (verbal or written) that they were lacking, or because institutions were felt to take phone calls from organisations such as Citizens Advice Bureau (CAB) much more seriously than they would if the claimant themselves called:

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<sup>68</sup> In these cases, The Trussell Trust expects such agencies to carry out a full evaluation of the client’s situation and support needs, which may or may not lead to a food bank referral.

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*'... they have got a bit more clout... when you get rung up by a big organisation [and they say] "This is the CAB", they tend to stand to attention... but if I ring them up, you know, they think... [you imagine] they are on the keyboard and smoking a fag and not giving a toss because I mean I am just a voice crying in the wilderness.'*

However others, like Ava who had come to Sheffield after meeting her British husband while he was working in Eastern Europe, were particularly grateful that the help and advice they had received enabled them to stand on their own feet. Ava described how she felt when her husband, who had previously handled all the bills and paperwork, died suddenly: *'Since my husband died, I need to deal with all the bills, everything else, and I now I need to think straight, but it's [the advice centre] helped me a lot... because I used to feel really low, the bills coming through I didn't know how to pay, I didn't know how to do it.'* She went on to describe how the support worker made time to help her through things, sometimes every day if necessary: *'She used to come in and fill in all the papers and call all the people for me on the phone, but now I am much stronger... I am now much more [sure] of myself, I pay the bills, I check for the food, everything, it's done.'*

### **Other emergency food aid**

For most participants, the Trussell Trust Foodbank was the only source of food aid they had used. In our in-depth interview sample, there was only one clear example of a participant using other food banks alongside the Trussell Trust Foodbank on an ongoing basis.

Where other providers of food aid were mentioned, this tended to be in the past and in the most extreme cases, where the participant had been left destitute or homeless (see for example Archie's story, Box 7.1). Other providers mentioned included independent food banks run by local charities or through a school, but were predominantly organisations working directly to provide meals for homeless people, such as the YMCA or Salvation Army.

#### **BOX 7.1 ARCHIE'S STORY – USE OF ALTERNATIVE EMERGENCY FOOD PROVISION**

Archie, a late-middle-aged man from South Yorkshire, had just been re-housed after a spell of living on the streets, but was still waiting for his claim for ESA to be processed:

*'Have they managed to find you any other emergency cash or short-term payments?'*

*'No.'*

*'Nothing at all?'*

*'I don't know what's going on, well hopefully I am going to be able to see about something tomorrow, I will ask them down at [support service] if they can just point me in the right direction, but I suppose the longer I can last out the better really, because I suppose what I borrow I will have to give them back.'*

*'So what have you been doing for food in the meantime?'*

*'Bits and bobs, [mentions a specific church-based homelessness project], as long as you get one meal a day so...'*

*'So you have become a bit of an expert in where to find that meal?'*

*'I amaze myself, absolutely amaze myself... I wouldn't have been able to do that a few months ago I tell you.'*

*'It's not a life skill you think you are going to need, is it? Sadly.'*

*'Not that I ever wanted to... I am tired of it all. Do you know what I mean?'*

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## 8 STRATEGIES FOR FINANCIAL SURVIVAL

### SUMMARY

Participants described a range of highly developed financial strategies for managing life on a very low income, including different methods of prioritising expenditure, saving or digging into savings, and selling possessions. Cutting back on food was a common approach.

Borrowing and debt were an essential part of livelihood strategies. Many borrowed from family and friends where this was possible, while those whose family were unable or unwilling to help faced particular challenges. Other forms of debt brought higher risks: building up arrears with housing payments and other utilities, or turning to high-cost lenders in desperation.

Phones and internet access played an essential part in families' strategies for survival, allowing them to access the benefit system and stay in touch with vital social support networks.

### 8.1 MANAGING ON A LOW INCOME OR WITHOUT MONEY

Testimony from interview participants revealed a wide range of developed and well-practised strategies for managing life on a low income. As well as borrowing from, or relying upon, family and friends (see Section 9.3) these included:

- Prioritising children.
- Developing saving or budgeting habits (separate 'jam jars' for different budget areas, supermarket saving stamp schemes, or specific plans to spread cost of Christmas).
- Digging into/using up longer-term savings.
- Selling possessions.
- Scavenging or begging.
- Cutting back:
  - Cutting back on gas and electric.
  - Buying second hand.
  - Not smoking or drinking, or cutting down.
- Reducing transport costs – avoiding public transport, not going places or walking everywhere.

No participants actually admitted to stealing but several said that they had been tempted to, or reflected that without the food bank they might have been forced to steal.

Interviewers observed that participants showed remarkable resilience in very difficult circumstances. However, the coping strategies they used are not without costs including mental health problems, poor diet and pressure on relationships etc.

#### Reducing food budget

Participants were asked to detail their weekly income and expenditure. For some this gave an opportunity for reflection on changes caused by the immediate income crisis. Perhaps surprisingly, food expenditure was commonly seen as the 'easiest' item for people to cut. Even though food is a basic necessity, it was seen as variable and even optional compared to many other items which were regular, fixed commitments (e.g. housing, gas, electricity, TV licence, insurance, mobile phone and debt repayments). These bills were usually paid if at all possible, and often by direct debit, leaving very little for food.

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Strategies for reducing food budget included:

- Accessing Healthy Start vouchers to help with paying for milk and vegetables.<sup>69</sup>
- Going without meals.
- Eating cheap food – using reduced counter, ‘saver’ ranges or only buying cheap products.
- Cooking from scratch rather than buying ready meals.
- Stocking up on bulk buys or reduced food.
- Eating or cooking with friends/family.
- Using freezer – buying cheaper frozen food; bulk buying and freezing reduced items or cooking in big batches and freezing individual portions.
- Drinking water, tea/coffee or alcohol to avoid hunger (Box 8.1).

### BOX 8.1 GARY’S STORY – DRINKING TO AVOID HUNGER

Gary, a father in his forties, had worked since leaving school, labouring in the construction industry and most recently working at a local supermarket. He became ill three years ago, lost his job, and his marriage broke up soon after. He became homeless and was living in temporary accommodation, but had recently taken over the former family home, a two-bedroom housing association flat. He was living alone, but his two teenage daughters stayed with him occasionally at the weekends or during holidays.

Gary’s ex-wife left him with £2,000 of rent arrears, and repayments for that plus the ‘bedroom tax’ account for a substantial proportion of his outgoings. He visited the food bank after being sanctioned for inadequate job search, and had previously been sanctioned for missing an appointment that he does not believe he was informed of.

He was surviving on a very low income by stocking up on reduced-to-clear food, going without meals, and selling his possessions and scavenging for items to sell. He prioritised his daughters’ food over his own food and heating:

*‘When I first moved into Whitechapel I wasn’t aware of food banks at the time [...] I was on my own and during the weekend I resorted to buying a case of lager. That was it – it would last me a week and I know when I got a hangover I don’t eat, so I just didn’t eat, I just got drunk in the afternoon, fell asleep, woke up the next day, crack open another and go back to sleep, I have done that for pretty much a good few months until I got into a manageable [financial] situation.*

*‘... a couple of cases of lager... works out a lot cheaper than buying all the food. The food I have got left in the freezer was for the girls, so it’s like “Okay, for a week’s food money, I can get two cases of lager”. So that’s £7.50 a packet so that’s 24 cases, now you don’t eat, you drink, you don’t need that much alcohol before you just pass out and wake up and so therefore you have to have more, and you crash out again so you are sleeping most of the time, not burning energy... over the week it works out a lot cheaper than buying food, that way I could afford it.’*

### Deciding not to own a car

Most participants didn’t have a car, particularly in urban areas. For many, car ownership was seen as something which was not accessible to them because of running costs, tax and insurance. However, this could have implications for family life and reliance on public transport, which was viewed as inflexible and creating additional problems in terms of cost. Access to a car was seen as more important in rural areas, where it was more likely to be crucial for accessing jobs and services (see Section 6.1).

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<sup>69</sup> Healthy Start vouchers are a means-tested scheme providing vouchers to pregnant women and children under four, which can be spent on milk or fresh/frozen fruit and vegetables (<http://www.healthystart.nhs.uk/>).

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## 8.2 CREDIT AND DEBT

For many households, different forms of credit and debt are an everyday part of their livelihood strategy. Whilst this is true of families across the income spectrum, precarious juggling of multiple debts is particularly relevant to low-income families. Where repayments are proportionate and manageable, existing debts may pose little or no problem. However, repayment does drain household resources, reducing disposable income, often at source. This can especially be the case if low-income families have resorted to using the high-cost loan sector, where high interest rates or punitive charges escalate repayments.<sup>70</sup> In addition, the existence of debts requiring regular repayment can become a particular liability if the household is struck by an immediate income crisis. Failure to keep up with debts can lead to spiralling arrears, penalties or the risk of repossession.

Participants in our in-depth interviews described a range of strategies which they used to attempt to avoid damaging debt:

- ‘Robbing Peter to pay Paul’.
- Paying bills weekly.
- Paying essential household bills by direct debit.
- Accessing debt support.
- Negotiating reduced housing payments.

However, for many food bank users, debt had simply been unavoidable. Additional administrative data showed that around 20% of food bank users were currently using credit cards or loans to pay for essentials, and over 50% were currently in arrears with essential bills such as housing or heating (50% in Durham, 59% in Epsom and Ewell, 73% in Tower Hamlets). The proportion who were currently receiving any money or debt advice varied between food banks (30% for Durham, 42% for Epsom and Ewell, 9% for Tower Hamlets, Appendix B, Table 10).

**‘IT GETS ME DOWN SOMETIMES... THE DEBT [...] I START GETTING REALLY STRESSED OUT ABOUT ALL THAT, YOU KNOW? OBVIOUSLY THE LETTERS COMING THROUGH THE DOOR SAYING THAT THEY ARE GOING TO SEND THE BAILIFFS ROUND AND STUFF LIKE THAT. WE HAVEN’T GOT LOADS OF STUFF ANYWAY YOU KNOW, BUT THEY STILL TAKE THE COOKER AND I HAVE HEARD LOTS OF HORROR STORIES AND THINGS LIKE THAT.’**  
**WENDY, NORTH COTSWOLDS**

In some cases, it was suggested that the value of the food bank was that it enabled users to save some money, which would otherwise have been spent on food, to get to grips with debt repayment.

## 8.3 MAINTAINING ACCESS TO COMMUNICATION

Ability to communicate via the internet or by phone formed an important part of participants’ survival strategies:

- For participants without access to their own landline, mobile phones were essential for keeping in touch with family and friends, maintaining social networks, preventing isolation and allowing a sense of continued participation in ‘everyday life’.
- Phone access was also important for accessing the benefit system and attempting to solve administrative problems. Participants reported being grateful to advice centres or friends/neighbours for letting them use their landline phones to do this, allowing them to avoid excessive mobile phone call charges.

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<sup>70</sup> (Perry, 2010)

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- Access to internet was essential for job search activities and accessing the benefit system. For those who didn't have internet at home, lack of access could be real challenge: Raja, a single male from Epsom, was sanctioned after failing to complete required job search activities in the first week of January, when the local library was shut leaving him with no access to the internet.

The importance of phones and internet was signified by the lengths to which some participants went to maintain access to them, even where this posed a significant financial cost. Phones in particular could be a challenge to pay for, with some participants reporting that they had cut back use or shared credit with others. Other participants admitted that excessive payments for phone or internet sometimes played a role in poor management of their finances, describing the considerable upset caused by having had the phone cut off for failure to pay. Fewer participants had access to the internet at home, but those who did were anxious to maintain it even though they also mentioned struggling to pay for it.

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## 9 PERSONAL AND SOCIAL STRENGTHS

### SUMMARY

The people we spoke to showed remarkable fortitude, and often good humour, in the face of very difficult situations. Maintaining a positive mental attitude was mentioned as a strength, with participants saying they had to stay strong for other family members. Interpersonal skills such as communication and friendliness were often combined with a willingness to help others. Some undertook voluntary work in order to 'give back', others in to gain work experience. Similarly, studying was mentioned as both a positive strategy in itself and as a step towards employment.

For those who had them, social networks played a crucial role in helping individuals and families through crisis. Nuclear and wider family, as well as friends, were important for much more than just financial support. Practical assistance, such as help with transport, childcare or filling in forms, was coupled with emotional support. However, social support could have a flipside, with expectations that support would be given in return, or involving relationships which themselves entailed caring responsibilities.

### 9.1 POSITIVE ATTITUDE

The considerable personal strength and dignity displayed by participants was striking, with many managing to stay cheerful and resilient in spite of their circumstances. Perhaps surprisingly, this remained the case even for many who also reported problems with anxiety and depression.

#### **'EVENTUALLY IT WILL GET BETTER... AND THAT'S ALL I'VE GOT TO SAY.'** MARY, KINGSTON

Several participants mentioned a positive mental attitude as a strength, with this often being attributed to having to stay strong for children or wider family and friends, as well as being linked with a sense of personal responsibility:

*'Mindset, it's definitely got to be your mindset. You have got to be, I wouldn't say happy with yourself, but you have got to think positive because if not, then... I mean at the minute it can't get no worse except health-wise, but for me it just cannot get any worse, being evicted and being on the streets. But it's just having a positive attitude, you know, taking responsibility for your own actions [...] You are responsible for your own actions, nobody else is and that's it, that's just the way life is.'* Alex, single male, Durham

Staying positive was also seen by some as key to survival and hope for the future:

*'There has got to be an upside to it soon, there has got to be... If I didn't think there was going to be somewhere like [a better future] in the end... I'd pack in today, I'd have to because there is no way I want to live the rest of my life like this. Things have got to get better, you know, and I suppose there is only me can make them better, but it's... I need some help doing that.'* Alex, single male, Durham

Optimism and a positive attitude were linked to:

- A clear sense of planning for future goals.
- Wider faith in God, to resolve situations but also to support and give strength in the midst of difficulties.
- Participants' belief in their own strength to fight and that their trials could only make them stronger, which gave them hope.
- Recognition of their own interpersonal skills; where good communication skills, friendliness and compassion were listed as strengths and assets, this was often linked to a sense of personal strength.



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Finally, personal resilience was often attributed to determination and pride. However, several participants mentioned that pride, particularly a reluctance to seek help, could also have contributed to their difficulties.

This evidence of the value of a positive attitude needs to be set against the evidence of the shame some participants reported at having to use the food bank, referring to a loss of dignity or feelings of failure at not being able to provide for their family. Some participants strongly expressed the hope that they would not need to come back to the food bank, fearing that further reliance on it would mean they had failed to overcome their problems and support themselves.

### **Voluntary work**

One way in which personal strength was manifested was in people's willingness to undertake voluntary work. For some, volunteering was seen as a clear stepping-stone to future goals, particularly gaining employment. However others were clear about a motivation to help other people, often because they had been helped themselves.

### **Studying**

Studying was mentioned by many participants as part of their long-term strategy for improving their livelihood. Some, like Kath, had already successfully completed courses (see Box 2.2). Kath discovered a passion for helping older people whilst visiting her father in a nursing home. She had recently completed a diploma in dementia care as a home-based course whilst caring for her sick child. She described the qualification with obvious pride and hoped that it would give her employment opportunities in the future.

For some participants the studying was clearly work-related, including hairdressing or computing courses. These courses were taken on with the aim of better providing for themselves and their families, even though in the short-term they put the participant under a lot of pressure financially. Other participants were open about the fact that they looked to study for something to occupy their time and help with rehabilitation, particularly from depression, by giving them structured activity, purpose and hope for the future:

*'I went back to college [as] I wanted to re-train... one of the things, the major things, when you have got clinical depression, it is like being [constantly in a state of] boredom and I am not that kind of person. I am not one to stay indoors and what have you, so I enrolled at college to do a couple of different courses as well. One is learning more about computers and how to use them... another one because I want to go into customer services like as the basis of employment.'* Raja, single male from Epsom, claiming JSA after recent job loss

Whilst some stories involved successfully using studying as a way out of their situation, others felt they had been actively held back from studying by their situation. Janey, a mother from Epsom, described how she had left school with no qualifications, a situation which had not been improved by a long spell of homelessness. Since finding a secure home and starting a family she had decided that she wanted to go to university, but had faced difficulty getting a place on a course because of her inability to support herself financially. In another example, Pete had been taking steps to improve his life by enrolling on a college course with a view to training as a lawyer. However he lost the place on course as a result of the deterioration of this financial and personal situation following a JSA sanction (see Box 9.1).

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## BOX 9.1 PETE'S STORY – IMPACT OF SANCTIONS ON ABILITY TO STUDY

*'During my time at the YMCA both my grandmothers died and also my mother. It was a low, but there are positives though because I managed to somehow get onto a course. It was difficult to juggle and balance because there is only a certain amount you can do whilst you are claiming benefits, but I managed to get a place on what's called an Access to Higher Education course, which involved law, and I want to become a lawyer. It's a part-time course of one year and so I was able to claim JSA and still do the course and live at the YMCA... up until the sanction.*

*'I started the course which was going well... and I had work and to do plenty of reading with that. So I was enjoying the course but I had to leave because of the end of the benefits, I was going to be homeless, so I was forced to leave....'*

*'Is there anyone you could speak to at the college at that time about that course?'*

*'I possibly I didn't follow that up enough, I just, I was so disappointed, if you will, to be back homeless again, that I just sent the college an email saying regretfully I am unable to continue the course.'*

*'Right, did they respond in any way to that?'*

*'Yes, "We are very sorry to hear that you won't be able to continue the course."'*

Few, if any, participants felt they had been positively assisted in studying by Jobcentre Plus. In the worst cases, several cited examples of having been put forward for work programme courses which never materialised.

## 9.2 NUCLEAR FAMILY

For those who were living with partners and children, the family unit was clearly an important source of strength. Those living alone but who had previously lived in families had been severely affected by family breakdown. Splitting up with a partner had immediate financial, emotional and practical consequences (as documented in Section 3.3), but also long-term ramifications in terms of wellbeing, mental health and the practical implications of having to manage shared care for children.

Given the impact of family breakdown on livelihoods and wellbeing, it is significant that several participants described the impact of their circumstances on family life. Several participants described how the shortage of money put a considerable strain on their relationship, through the impact of ongoing stress and anxiety as well as arguments about spending or who should do what to alleviate the situation.

*'I would say the strengths are having a good relationship with one another. I mean I know we take the mick out of one another...'*

*'You drive me up the wall at times.'*

*'Yes but it's like your mum and dad said, we are like one of those cartoon couples [...]'*

*'Battering each without getting hurt, yes!'*

*'Yes, but they said that we do feed off one another in that sense you know.'*

*Heidi and Ian, (lost income after Ian gave up work to care for Heidi and their baby, see Box 3.4)*

### Children

Children featured in coping strategies mentioned in our in-depth interviews in two main ways:

- **Staying strong for children, or children enabling them to stay strong** – for older participants, children and grandchildren themselves became a source of support, emotionally but also financially, particularly if still living with parents. Conversely, many family units included adult children who were supported partially

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or in full by parents, despite no longer being considered part of the ‘benefit unit’ for income calculation purposes. Having to provide for adult children could place a strain on already tightened circumstances.

- **Concerns about the impact of financial crisis on children** – many participants mentioned going to great lengths to make sure that children did not lose out, including parents going without meals so children could eat well. Several parents expressed concerns over the quality of food they were able to offer their children. Some commented that the food bank helped with this; others used strategies such as cooking their own food from scratch or prioritising buying healthier food.

### 9.3 WIDER FAMILY SUPPORT

For those who had good relationships with family, particularly where they lived nearby, family could be a huge source of social, emotional, practical and financial support.

Social and emotional support was mostly in the form of feeling there was someone who would ‘be there for me’, to understand, support or advise. However, sometimes this support could be double-edged. For example, Di from Sheffield counted very supportive relationships with her own and her partner’s family as a source of strength. However, she also described how the family challenged their lifestyle, particularly her partner’s apparent unwillingness to get a job outside of the music business. This meant that, although she said family had helped with money or food, she felt unable or reluctant to rely on them in case they decided to withhold support. There was an implication that this sense of challenge might itself be a positive shaping force on their livelihood.

Practical support from family included help with childcare and transport, as well as washing, gardening and other practical tasks. Family were often cited as helping by providing meals, which represented practical, financial and social support. At the extreme, family had provided the ultimate practical help by allowing participants to stay with them. For some, occasional visits provided financial and emotional respite; for others, being able to stay for extended periods had prevented them from being on the streets.

#### Family unable or unwilling to help; or participants feeling unable to ask

A significant proportion of participants either did not live close to any wider family members or were estranged from them. This was a major contributory factor to feelings of isolation (see Section 6.5), as well as meaning that a significant source of financial support was not available to them.

Some participants mentioned that their families had been unwilling to help. This either involved an ongoing decision not to help, or help in the past which had petered out. There was an implication that, in some cases at least, the long-term demands of mental illness and/or ongoing financial difficulties had created demands which families felt they could no longer meet. Other participants admitted that their own actions or behaviour had played a part in the breakdown in relationships, such that help and support was no longer available. Some participants specifically mentioned that their families would like to help but were unable to do so because of their own financial situation. For some this was because of immediate, large financial commitments (such as buying a house) but others reported that family members were also struggling on a low income, either as pensioners or benefit claimants themselves:

*‘In the past my parents have paid, but they are pensioners and it’s not fair, to say ‘I need money’... they are not poor but they are not exactly well off, and it’s not fair to ask my parents for help.’ Barbara, a former teacher living in Scotland whose mental health had deteriorated rapidly after the death of her partner.*

Whilst most participants appeared happy, or resigned to, accepting help from family, some described how they had used every other strategy they could think off before asking family for help. This was usually attributed to pride or embarrassment. Some described how their families understood this and would find ways to help which were less intrusive than lending money, for example by paying for shopping or coming round with food.

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The flipside of family support was the demands placed on participants by caring for family members, especially where providing substantial amounts of informal care had led to loss of earnings from employment (see Section 3.2). Alongside practical caring responsibilities, many participants also had financial responsibilities for non-resident children, dependent relatives and friends. These responsibilities, assumed out of duty, love or friendship, formed an important part of the social network. However they not only placed an additional financial burden on the individual concerned, but also potentially left others vulnerable if the continuing income crisis meant that this financial support was no longer available.

## 9.4 SUPPORT FROM FRIENDS

### Financial support

For those who had a good social support network, financial and practical support from friends and neighbours was a common and important strategy for managing an income crisis. Financial support from friends varied in type and scale:

- Small-scale, the occasional bit of bread or cup of sugar, part of a reciprocal relationship but without immediate expectation of return or repayment.
- Loans of more substantial amounts of money: in these cases the participant often reported having had to ask for the money, something which could be difficult or degrading. Many loans came with firm expectations that they would be paid back, either in weekly re-instalments (which themselves could put a strain on finances and relationships) or once the financial situation was restored.
- Some of the most moving stories were of unsolicited gifts because friends knew they were in a 'tight spot' even if they found it too difficult to ask for help directly:

*'People would leave money in my pockets and things when I wasn't there... I would go and meet my friend for a coffee and I'd turn round and there'd be a tenner in my pocket when I left. How did that get in there? People are like that because I won't take money, and I won't take things. So people bring me things and I won't take them, so they have to sneak things into my pockets and leave things on the side or I'd come home and there'd be a bag of something on the doorstep or yes, money in my bank account and things like that.'* *Janey, mother from Epsom.*

- In another example, Liam from Epsom, who lived alone, was given a TV by a neighbour who was replacing their own set. The neighbour then paid for an annual TV licence as a birthday present. Others, such as Wendy, a single mother visiting North Cotswolds Foodbank because of difficulty covering training expenses, experienced longer-term support from a generous friend, in her case £100 per month towards childcare costs to help her complete the college course.
- Friends also provided valuable practical support, such as help with childcare or transport, which itself had a financial benefit. Again practical support was often reciprocal, with participants able to offer help with gardening or other practical tasks as part of the relationship.

However, relying on friends for help was not an easy strategy. Participants spoke of it with reluctance or mentioned being too proud or ashamed to ask. Some participants regarded their friends as being unable to help, particularly if they were in a similar situation or if it was around Christmas.

*'I don't like to have to keep asking him, you know, and it's just horrible... once in a blue moon really... only to tide me when my benefits have been cut. I try not to. It's a terrible thing.'* *Alex, single male, Durham*

Others received help from friends but were acutely aware of being a burden on them:

*'I have eaten with the family, but as I say they are on low incomes so I have said to them, "Well look, feed your kids, do whatever you have got to do". What they started doing was cutting down on their food to feed me.'* *Nick, homeless after dwindling income from self-employment left him with severe debts*

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In this example, where the participant was homeless and staying with a family who themselves had problems with benefit payments, the food bank played a crucial role in easing his mind about not being a danger to their financial survival.

### **Social support**

The social support provided by friends could be a lifeline. Sometimes this was low-level, ongoing support such as popping in for a chat or giving the participant an excuse to get out of the house. In other examples the support was much more acute and influential. One participant described how a neighbour rescued him at a particularly low point:

*'... I had given up, I just didn't care. I sort of locked myself away and just sat in me bedroom reading, and that was it. I got to one point... [I had] no gas and electric or anything and my neighbours thought I had done a runner because obviously no lights on at all, for two weeks, at night. And one of my neighbours came round, he actually broke my front door in, to see whether I was out or not and if I was... to make sure I was alright. And [he] sort of dragged me out and bought my shopping, gas and electric but it was only when that happened and sort of clicked with me and I was thinking, yes, I have got to do something, I have got to pull myself out of this, everyone has problems with losing family members, and so then I started trying to sort myself out.'* Liam, single male from Epsom, living alone and struggling with depression since the death of this father, tipped into financial crisis because of a JSA sanction for missed appointments.

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## PART C

# WHAT WOULD HELP TO REDUCE THE NEED FOR FOOD BANKS IN THE FUTURE?

This final section draws together the key findings and considers how they relate to the third main research question: 'What would help to reduce the need for food banks in the future?'

Logically, the need for food bank use could be reduced in two ways: first, steps could be taken to prevent new individuals or families either from experiencing the sort of acute income shock or ongoing chronic low income which we have shown to lie behind food bank use, or – if such a financial life-shock is inevitable – to prevent it from leading to such a dramatic loss of income that emergency food aid is required. Second, existing food bank users could be supported not to return through strengthening their existing livelihood strategies (as discussed in Part B) or helping them to develop new ones.

The following discussion section reviews the research findings and identifies key recommendations which arise from them. These fall into three categories:

- Making specific changes to the administration of benefits to help ensure continuity of income.
- Increasing the effectiveness of social security by increasing the support offered.
- Strengthening wider coping mechanisms and strategies.

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## 10 DISCUSSION AND RECOMMENDATIONS

Use of emergency food aid in the UK, particularly in the form of food banks, has dramatically increased over the last decade.<sup>71</sup> This research was a collaborative project between Oxfam, Church of England, Child Poverty Action Group (CPAG) and The Trussell Trust, designed to provide a better understanding of why people are turning to food banks, how food bank use fits with their wider coping strategies, and what might be done to reduce the need that leads to food bank use.

This research represents an unprecedented attempt to analyse the complex factors which lie behind food bank use in the UK. The breadth of work involved, setting evidence from 40 in-depth interviews against additional administrative data from over 900 clients of three food banks and a detailed analysis of the issues faced by 178 clients at Tower Hamlets Foodbank, provides a detailed picture of what is happening on the ground. Crucially, it seeks to do so from the perspective of food bank users themselves, respecting that they are ultimately the only true experts when it comes to talking about their lives and experiences.

All research designs have strengths and limitations. The qualitative nature of our research provides insightful, in-depth analysis, but it cannot provide definite numbers regarding how many food bank users experienced particular issues. (For an overview of what can, and cannot, be said from this research, see Box 1.4). There remains very little large-scale quantitative research on the scale of food bank use or wider experiences of food insecurity across the UK. We therefore strongly support wider calls for government to monitor food insecurity/poverty, drawing on established food insecurity methodologies from the US, Canada and Australia which were used as part of the Low Income Diet and Nutrition Survey in 2007.<sup>72</sup> We also recommend much stronger, ongoing engagement with food banks to identify trends in their data and explore the long-term outcomes for food bank users.

### Summary of key findings

- People interviewed for this research turned to food banks as a last resort, when other coping strategies had failed or were overstretched. Deciding to accept help from a food bank was often difficult, described by participants as ‘unnatural’, ‘embarrassing’ and ‘shameful’ (Section 2)
- Most food bank users we interviewed were facing an immediate, acute financial crisis – either a complete loss of income or a very significant reduction in their income. This left them at crisis point, with little or no money to put food on the table (Section 2).
- The acute crises people faced could be prompted by sudden loss of earnings, or a change in family circumstances such as bereavement or homelessness (Section 3). However, for between half and two-thirds of the people included in this research, the immediate income crisis was linked to problems with benefits (including waiting for benefit payments, sanctions, reduction in disability benefits) or tax credit payments (Section 2.2 and Section 4).
- The events leading to food bank use were set against a backdrop of complex, difficult lives. Many food bank users had experienced ill health, bereavement, relationship breakdown, substantial caring responsibilities, or job loss. Many lived on constantly low incomes. People with mental health problems appeared to be particularly at risk (Sections 5 and 6).
- The emergency support available to people at a time of crisis is not sufficient to prevent them having to turn to a food bank. Many were not aware of the various crisis payments available in different circumstances, and even fewer were receiving them. Only half (or less) of the users we spoke to knew they could seek

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<sup>71</sup> [Downing & Kennedy, 2014].

<sup>72</sup> [Lambie-Mumford & Dowler, 2014].

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support from the Local Welfare Assistance Scheme; very few of those potentially eligible knew about short-term benefit advances or hardship payments (Section 7).

Offering sustained change for those we came into contact with during the course of this research requires long-term thinking and bold choices. But the promise of a social security safety net that is there to protect people at times of crisis is something that can, and must be, preserved and protected. Food banks, whilst providing a vital and welcoming lifeline to many, should not become a readily accepted part of that formal provision.

Our research has identified a number of specific problems which contribute to food bank use, along with some relatively simple changes which could, potentially, dramatically reduce the numbers of people referred to food banks for these reasons:

### **10.1 SPECIFIC CHANGES TO ADMINISTRATION OF BENEFITS: ENSURING CONTINUITY OF INCOME**

From our analysis of the experiences of food bank users, it is clear that tackling the need for food bank use requires a long-term approach. Some benefit crises set out in this report represent failures of implementation – the system simply not doing what it is designed to do. Others, particularly sanctions, represent decisions to withdraw financial support, following perceived failure to fulfil conditionality. Evidence suggests that in both scenarios, the ultimate result is that problems with benefits leave people without income to buy food.

The first three recommendations focus on improving the role of the administration of the main income replacement benefits in ensuring continuity of income:

#### **Improve use of short-term benefit advances**

Our research has shown that food bank users had faced sudden loss of income for a variety of reasons between benefit claim and decision, between award and payment and when an award had ended but that decision was being challenged (Section 4.2). Others had been referred to the food bank after a dramatic drop in their income caused by problems with tax credit payments (Section 4.5).

Short-term benefit advances (STBAs) are designed to provide support for those who appear likely to be entitled to benefit payment but who are experiencing financial need because the benefit is not yet in payment. However, our research shows that few eligible food bank users were aware of STBAs and even fewer were receiving them. Local Jobcentres should be empowered to enable continuity of payment by increasing and easing access to STBAs rather than referral to Local Welfare Assistance Schemes or food banks.



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## **Recommendation 1 – Improve access to short-term benefit advances: increase awareness, simplify the claim process and improve data collection to identify support needs.**

DWP and Jobcentre Plus should ensure no one who is eligible for a social security payment is left without money by:

**a. Increasing awareness of STBAs** – steps should be taken to ensure claimants are aware of the availability of STBAs:

- Add a reference to STBAs being available in the standard script read out over the telephone when benefit is claimed.
- Prominently display details of STBAs in Jobcentres.
- Ensure that DWP guidance to decision makers on STBAs is in the public domain, for example, on the government website.

**b. Simplifying the process to claim an STBA** – including:

- Make STBAs available to be applied for online.
- Ensure that everyone requesting an STBA in the Jobcentre has access to a telephone.
- Given that it is often the most vulnerable claimants whose claims are delayed and these claimants may not, even were information to be publicised, know about STBAs or be able to make a request, Jobcentre Plus Personal Advisers could be obliged to proactively consider making an STBA application if a claim for a means-tested benefit has not been decided after ten days.

**c. Improving data collection to better identify and monitor the need STBAs** – including publishing data on the number of claims for means-tested benefit made, the average time taken to determine a claim, the number of STBA applications and the outcome of those applications.

**d. Consider making STBAs (or similar) available to claimants who are missing tax credit payments** – avoid claimants facing hardship because of missing tax credit payments or while problems are being addressed.

## **Sanctions**

Experience of participants interviewed for this research indicates that the operation of the current sanction policy is causing hardship and hunger (Section 4.3). People who have faced sanctions have not been able to replace income from benefits with income from work, and instead have turned to food banks. Furthermore, the sudden removal (or reduction) in benefit income, for whatever reason, is likely to have longer-term consequences, exacerbating rather than ameliorating the difficulties faced by households.

Many participants were either not aware they could apply for a hardship payment if they were sanctioned, or had not done so. Of those who had applied, many had not been awarded a hardship payment (Section 4.3).

The Oakley Review of sanctions, published in July 2014, focused on improving claimant understanding and provision of better information on reconsideration, appeals and hardship. We commend the government's full acceptance of the Oakley Review's recommendations. The following recommendations identify areas where we particularly agree with or go beyond the recommendations identified by the Oakley Review.

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## **Recommendation 2 – Reform sanctions policy and practice: increase access to hardship payments, clarify communications about sanctions, mitigate the impact whilst a sanction is being reconsidered and address issues for Housing Benefit.**

### **a. Increase access to hardship payments**

- A decision on hardship payment should be made at the same time as a decision to sanction.
- Hardship payments should be made available to all claimants in the first 14 days of a sanction.

### **b. Clarify communications about sanctions**

The Oakley Review makes clear recommendations on the need for better communication of decisions about sanctions. These could be strengthened by ensuring that a sanction decision is only lawful if the letters sent, and proven to have been received, clearly communicate:

- The reason that a sanction is being imposed (including dates, what the failure was, and why there is not good cause).
- The period for which the sanction will apply.
- Whether a hardship payment has been granted, and if not, set out the process for obtaining one.

### **c. Mitigating the impact whilst a sanction is being reconsidered**

In order to address the problem of people not being able to adequately challenge a decision to sanction, or being left in limbo whilst a sanction is being reconsidered, we recommend:

- Benefits are not suspended whilst a sanction is being reconsidered.
- A sanction does not start until 14 days after the claimant has been notified, and if the claimant challenges the decision within that period will not commence until it has been reconsidered.

### **d. Addressing implications for Housing Benefit**

The DWP is working to fix the issue of local authorities being informed a claimant is no longer claiming JSA when sanctioned, and so also incorrectly having Housing Benefit stopped. A possible solution could be that a claimant is left with at least £0.10 per week of income-based JSA payment to ensure Housing Benefit is not affected (as is already the case for ESA sanctions).

## **Employment Support Allowance**

The third specific area of the current benefit administration identified as causing particular problems for a significant number of food bank users was problems with disability benefits, particularly ESA. Food bank use following problems with ESA appeared to particularly relate to sudden stops in ESA payments because of failure to fulfil conditionality (leading to ESA payments being stopped during 'mandatory reconsideration'), because of missing medical certificates and due to missed appointments where the claimant may not be entirely at fault or may have additional support needs (Section 4.4).

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### **Recommendation 3 – Improve the ESA regime: ensure claimants are not left without income whilst challenging a decision, or because of missing medical certificates or missed appointments.**

#### **a. Mandatory reconsideration**

The problem of claimants being left without income whilst awaiting mandatory reconsideration could be addressed by ensuring that those claimants are treated in the same way as claimants appealing an ESA decision, providing they have supplied medical certificates. This could be achieved through an amendment to regulation 30(3) of the Employment and Support Allowance Regulations 2008 (SI No. 794).

#### **b. Medical certificates**

The DWP could ensure that for those whose award is dependent on provision of medical certificates, there is a system for receiving them and linking them to the award by, for example:

- Providing an email address to which certificates can be sent, and accepting scanned email copies.
- Issuing guidance to Jobcentres advising them to scan and email medical certificates to the DWP when a claimant's existing certificate is about to expire or has expired.
- Allowing ESA payments to continue for a grace period of 14 days where a claimant informs them that a medical certificate has been or will be provided in that time.

#### **c. Missed appointments**

Steps should be taken to mitigate the impact of missed appointments, particularly where there is the possibility that the claimant may not be entirely at fault or may need additional support:

- The DWP could consider a reduction of, for example, 25% of ESA for a one-month period when a claimant fails to attend a medical assessment or submit an ESA50, instead of a loss of all income.
- Additionally, allow a claimant who contacts the DWP within that one month to rearrange their appointment or submit the ESA50, so as to remain on ESA, rather than starting the application process over again.

### **Universal Credit**

The phased roll-out of Universal Credit (UC) was not advanced enough for any areas included in the early phases to be included within our research locations. We were therefore not able to directly assess the impact of UC on food bank use. We note that UC will have some benefits, particularly in addressing some of the points raised above regarding continuity of income. However, themes raised by this research also have implications for challenges that could arise from the design of UC, which we believe, without further redress, may affect the need for food bank use:

- In Section 4.2, we highlight the financial difficulties many individuals and families face while waiting for benefits to be paid. This raises concerns regarding the five-week wait before the first payment after loss of employment.
- The impact of sanctions was a particular feature of our research (Section 4.3). This raises additional concerns over the extension of conditionality in UC, which will put many more people at risk of being sanctioned. It is vital to address the sanctions policy, as per recommendation 2, ahead of extending its remit.
- Finally, our research highlights families that are struggling to survive on benefits such as Child Tax Credit and Child Benefit because their other benefits have been delayed, withdrawn or sanctioned. If Child Benefit were rolled into UC, an unintended consequence would be that families could be left with nothing.

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## 10.2 INCREASING THE EFFECTIVENESS OF SOCIAL SECURITY: STRENGTHENING THE SUPPORT OFFERED

The UK's social security system is designed to offer protection against the financial life-shocks described in Section 3: loss of earnings through employment, times of family change and when housing security is threatened.

Our findings indicate some key places where this support could be strengthened and improved, including access to emergency payments in times of crisis, tailoring the system to meet individual needs, and improving support for people with mental health problems. We believe that all three areas could make a significant contribution to reducing the need for food banks.

### Crisis payments

The current system of emergency payments is designed to cushion households from the worst effects of income shocks, enable vulnerable people to return to, or remain in the community, ease exceptional pressures on families and pay rent in advance and meet short-term needs in an emergency. Our findings provide a clear indication that the Local Welfare Assistance Schemes (LWAS) do not appear to be working in many cases. Only half of the users we spoke to knew they could seek support from LWAS (Section 7.1). Similarly, in-depth interviews conducted in Scotland suggested low levels of awareness and understanding of the Scottish Welfare Fund.

At the time of writing, future funding for LWAS is currently under review (see Appendix C4 for full details). We feel the findings of this report indicate how important crisis payments are. We support the Work and Pensions Select Committee's recommendations,<sup>73</sup> and argue strongly that access to emergency financial support through LWAS and the Scottish Welfare Fund should be sustained and improved. Whilst recognising that there are arguments for and against restricting local authorities' spending autonomy, consideration should be given to ring-fencing to ensure that resources to meet people's emergency support needs are not further eroded.

### Recommendation 4 – Sustain and improve access to emergency financial support through Local Welfare Assistance Schemes and the Scottish Welfare Fund.

- A statutory duty should be placed on local authorities to meet the needs covered by Local Welfare Assistance Schemes, including meeting short-term needs in an emergency.
- Funding for LWAS should be maintained and, if possible, ring-fenced.
- Ensure Scottish welfare fund is adequately funded and that those who might benefit from it are aware of its existence and how to access it.
- Improve communication between Jobcentre Plus, local authorities, food banks and other statutory and charitable service providers to ensure that those in need are aware of the support available.

### Tailoring the system to individual needs

Our findings revealed that many people faced difficulties when they tried to engage with the benefits system (Section 4.1). Those affected expressed a general loss of faith that the system was 'there for them'. Participants noted a general lack of communication, at its worst when the system did not deliver expected support. There was also frustration at complex applications and administrative hurdles that were difficult to navigate. Many also noted the judgmental culture that discouraged people from claiming support. Crucially,

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<sup>73</sup> <http://www.publications.parliament.uk/pa/cm201314/cmselect/cmworpen/1153/115307.htm>

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these perceptions undermined participants' willingness to claim benefits due, to engage constructively with benefit conditionality or to challenge decisions. Ultimately, this led to people being without enough income and having to turn to a food bank.

### **Recommendation 5 – Ensure Jobcentres provide an efficient and supportive service for all clients.**

Reform is needed to create a social security system that is more efficient, and that has minimum standards ensuring all claimants are treated with dignity. Immediate steps in this direction should include:

- Reinstating access to telephone lines in Jobcentres, for claimants to contact benefit call centres.
- Making available email addresses for claimants and/or their advisers to correspond with the relevant office within Jobcentre Plus (JCP).
- Revise JCP guidance and circulars to reduce the complexity of the application process and provide clearer support and guidance.
- Clear procedures for complaint and resolution in the event of service failure.
- Improve management and training of personal advisers, to ensure they act as support workers for claimants as well as gate-keepers.

### **Improving response to mental health problems**

Another key area of our findings involve the links, both direct and indirect, which were revealed between mental illness and the immediate financial crises that led to people turning to food banks (Section 6.2). In addition, such crises exacerbated mental illness or prevented recovery. Despite the over-representation of people with mental health issues among benefit claimants, there remains a lack of understanding of mental illness by Jobcentre Plus decision makers, which in turn leads to decisions that create financial crises.

The known prevalence of mental health issues among people in receipt of benefits requires a proportionate response in terms of how well-equipped Jobcentre staff are to identify and deal with mental health difficulties among clients. Improved understanding of mental health issues by personal advisers and decision makers would lead to better decisions, and the ability to direct people with mental illness to local support such that recovery can be achieved.

### **Recommendation 6 – Improve Jobcentre Plus advisers' awareness of, and ability to respond to, mental health problems.**

- Improve quality and availability of training of Jobcentre Plus Advisers and decision makers to better understand the role of mental health in circumstances that led to any breach of expectations.
- Create better links between Jobcentre Plus and local health and financial support services, to enable better signposting.
- Ensure sufficient mental health services are available to meet the need.

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### 10.3 STRENGTHENING COPING MECHANISMS

Through interviewing food bank users and including Trussell Trust Foodbank staff and volunteers in our feedback events, we were able to build up a comprehensive picture of what help and support they felt food bank users needed in order not to return. Often these related to specific issues identified above – getting benefits paid or lifting sanctions – but discussions also raised a wider range of ways in which food bank users could be helped, including better access to advice and support and other programmes to strengthen their assets.

#### Improving access to advice and support

Our research included the use of a welfare rights adviser at Tower Hamlets Foodbank, who helped clients to identify and overcome problems with benefits. This work revealed the need for more advice and support to help people to access the support to which they are entitled.

Providers, including The Trussell Trust, in whose food banks this research was located, place a high emphasis on the non-food support they are able to offer through their food banks. The recent DEFRA review of emergency food aid highlighted the importance of other, non-food, support on offer through food banks, as well as identifying the need for co-ordination between providers and other agencies.<sup>74</sup> In late 2014, The Trussell Trust will be piloting finance and debt advice capability in their food banks for clients who have been referred to the food bank as a result of benefit delays, as well as providing support with the application process.

The need for these services is, of course, not limited to food bank users. Improving access to services for the whole local community could bring a range of positive outcomes, including reduction in food bank use.

#### Recommendation 7 – Improve access to appropriate advice and support

We therefore recommend that:

- Independent advice services and legal aid should be better resourced and have funding restored to increase their availability.
- Links between advice services and food banks should be increased and, if appropriate, some services could be co-located with emergency food aid provision.
- The Trussell Trust and other agencies should be supported in their efforts to better signpost and provide support for food bank users and others in the community.

#### Strengthening other survival strategies

Our findings, particularly those set out in Part B, strongly complement wider research evidence that turning to food aid is a strategy of last resort, only used when households have exhausted all other strategies.<sup>75</sup> However, our analysis also highlighted that many of those alternative strategies were insufficient, whilst others, such as building up housing arrears, were very high-risk.

The Sustainable Livelihoods Approach (SLA) was used as a framework for exploring the food bank users' access to assets in five areas: locational, financial, physical, human and social. The analysis presented in Part B of this report provides a holistic view of the strengths and weaknesses of different assets, which in

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<sup>74, 75</sup> [Lambie-Mumford, Crossley, Jensen, Verbeke, & Dowler, 2014]

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turn support or hinder people's ability to weather shocks. This can help to identify areas where enhancement of various assets would help to build resilience to life-shocks, and could help reduce the need for food bank use.

We encourage an open, on-going discussion between government, community groups, voluntary organisations, local authorities and others working with food bank users, to explore how food bank users' own coping strategies could be enhanced. It is also important that there is further research on food bank use and wider food insecurity. This further work could start from the issues raised in this report (as outlined in Box 10.1), but will inevitably stretch much wider as the situation continues to develop and new evidence comes to light.

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## BOX 10.1 SUPPORTING EXISTING COPING STRATEGIES – RECOMMENDATIONS FOR FURTHER RESEARCH

### Locational

A limited number of jobs in the local area combined with the prohibitive cost of transport was frequently raised as a barrier to taking on employment opportunities (or increased hours). Transport costs also reduced the ability to see family and friends. Locally relevant strategies need to be developed by local government in collaboration with businesses to ensure people either have access to jobs or affordable transport to reach jobs.

### Financial

Our evidence demonstrates the longer-term impact of chronic low income on people's ability to survive crises. Tackling the low level of financial assets requires action on several fronts:

- Benefits should enable people to meet basic costs.
- Strategies should be devised to help people move on from low-paid jobs – including training.
- A range of support should be offered to help people explore budgeting options, tackle high-cost or insurmountable debts, and gain access to low-cost credit.

### Physical

An insecure housing situation further undermined people's ability to overcome crises. Some participants felt unable to move on from what they perceived as unsuitable accommodation. Others who had suitable accommodation lacked access to phone or internet services that are vital to address their situation. Action required includes:

- Greater support in the event of rent arrears.
- Increased access to affordable housing in the social sector.
- Better access to communications – internet and phone – especially to engage with social security helplines and online support.

### Human

Illness featured prominently among the food bank users we interviewed, and clearly contributed to a reduced ability to weather shocks. Ill health affected ability to work and reduced access to support services. A lack of job-ready interview skills also acted as a long-term hindrance. We recommend the following:

- Public health services need to be better linked with the delivery of social support – such as partnerships between local GPs or social workers and food banks.
- Food banks could develop links with job-clubs and support with CV writing.
- Improved awareness of opportunities for further self-development, training and education, to influence aspirations for a better life.
- Core digital skills training should be provided to improve confidence.

### Social

The importance of family and friends in providing financial and emotional support cannot be underestimated. By contrast, isolation was found to contribute to the likelihood of an acute financial crisis and to exacerbate its effects. Addressing isolation could therefore be a significant response to reducing the need for food banks. This could be achieved by:

- Strengthening local social engagement and enabling people to more easily expand social networks.
- Encouraging awareness of isolation as part of service delivery and providing targeted support.



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## 10.4 CONCLUSION

For the individuals and families using food banks who contributed to this report, hunger and hard choices between heating, eating, paying bills and servicing debts are real. Crucially, the immediate income crisis which precipitated food bank use was often outside of an individual's control – rather it resulted from a failure of income which they did not instigate, or the effects of which they were unable to reverse.

Participants told stories of complex lives with interlocking challenges. We heard about the ongoing daily grind of living without sufficient income to make ends meet each month, of struggling to find and be able to keep a job, of trying to cope with mental and physical ill health or bereavement. Many of those who are forced to use food banks are living in, or close to, poverty. Policies to improve their quality of life, their income, their access to services and other assets are covered more fully in wider research projects and reports. By focusing on the immediate crisis, which many of our participants explained had led directly to their food bank referral, our research does indicate changes which might specifically help those people who are having to turn to food banks.

The experiences of food bank users in this study also reveal important truths about the impact of problems with our benefit system on some of the most vulnerable people in society. The very real challenges they face are too often being compounded – rather than assisted – by their experience of the benefit system, and by policy choices regarding the support offered to people who are out of work or who cannot work.

The evidence in this report helps shed light on the factors that are driving food bank use in the UK. Causes of shocks in people's lives are many and varied, and the social security system is a vital safety net for all of us at such moments. Yet, as the report shows, action is needed to ensure that this safety net continues to operate as intended. Achieving this will help to prevent a life-shock becoming a crisis, and ensure the system offers vital protection for vulnerable people like those we met during this research. Our report paints a picture of the challenging, complex lives many food bank users have, and underlines the need to address these wide ranging issues. But we are also able to point to practical, measured changes in policy and practice that will help reduce the need for food banks, and ensure vital support for people in times of crisis.

In a report such as this, it is appropriate that the final say should go not to researchers or policy experts but to the participants themselves. At the end of an interview in which they had shared very personal, often painful stories, participants were asked if, given everything they had talked about, they had a message for people in power. Some reflected in detail on a range of issues including childcare, tax, housing policy or political reform; some simply could not say; others joked that such a message would not be repeatable. For those who reflected on issues directly related to this report, a selection of their messages is included in Box 10.2.

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**BOX 10.2 WHAT WOULD YOU SAY TO PEOPLE IN POWER? – ILLUSTRATIONS OF MAIN RESPONSES****Listen to ordinary people:**

*'For God's sake, listen to real people, real people out there with real lives not... I am sorry... not all these rich people... that have been born with money or have come into money... [listen to] people that are struggling every day to basically pay their bills, keep warm and eat.*

*It's happening, it really is happening out there... where people are just... they can't cope, they are scared to put the heating on, they are scared to, you know.*

*I mean, the real people that really are out there, trying to overcome illnesses and stuff, real things like depression and disability. It just winds me up really that I just feel like this government is just for the rich.'* Wendy, young mother struggling to meet costs of training, North Cotswolds

**Gain real-life insight into poverty:**

*'I would like people in government to understand, from their little white towers that [homelessness and poverty] even with working people is far more widespread than they actually believe it is... It is getting worse. And then for them to do something about it... to have things in place where they are actually helping people, not isolating people. That's what they should be doing.'* Mary, mother with young baby, partner unemployed for last 6 months.

**Improve operation of current benefit system:**

*'Get your bloody fingers out and give me some money... I know they have their jobs to do, I know there is other people apart from me, I know that they have got to get everything right, but it's just... it's taking so long, you know?'* Becky, waiting for mandatory reconsideration of ESA, Durham

**Use the social security system to prevent poverty:**

*'I think... overall the money should be raised a bit. You cannot live off fifty odd pounds a week. I have been doing it since I was 18... [the level of JSA payment] does not help me, it does not help anybody...'* Aileen, young unemployed woman, Scotland

**Take account of how policies work in the real world:**

*'I mean it looks nice on paper... how it physically touches people's lives, they don't understand, they don't even get into communities to talk to somebody... statistically speaking it's perfect, but not physically and emotionally... what they are doing to people.'* Alex, single male, Durham

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## APPENDIX A – METHODOLOGY

### A1 – SUSTAINABLE LIVELIHOODS APPROACH – KEY CONCEPTS

The Sustainable Livelihoods Approach (SLA) adopts a distinctive perspective on poverty by taking as its starting point not deprivation (what people don't have), but instead assets people have (their resources, strengths and capabilities) and the strategies they use to survive.

The analytical framework under-pinning this research, as set out in the box below, which can be explained as follows:

The ways in which people combine their assets to support themselves and their families, the strategies they use and the decisions and choices that they make within the context in which they live, make up their 'livelihood'.

Personal and household assets are understood in a holistic, multi-dimensional way, according to five types:

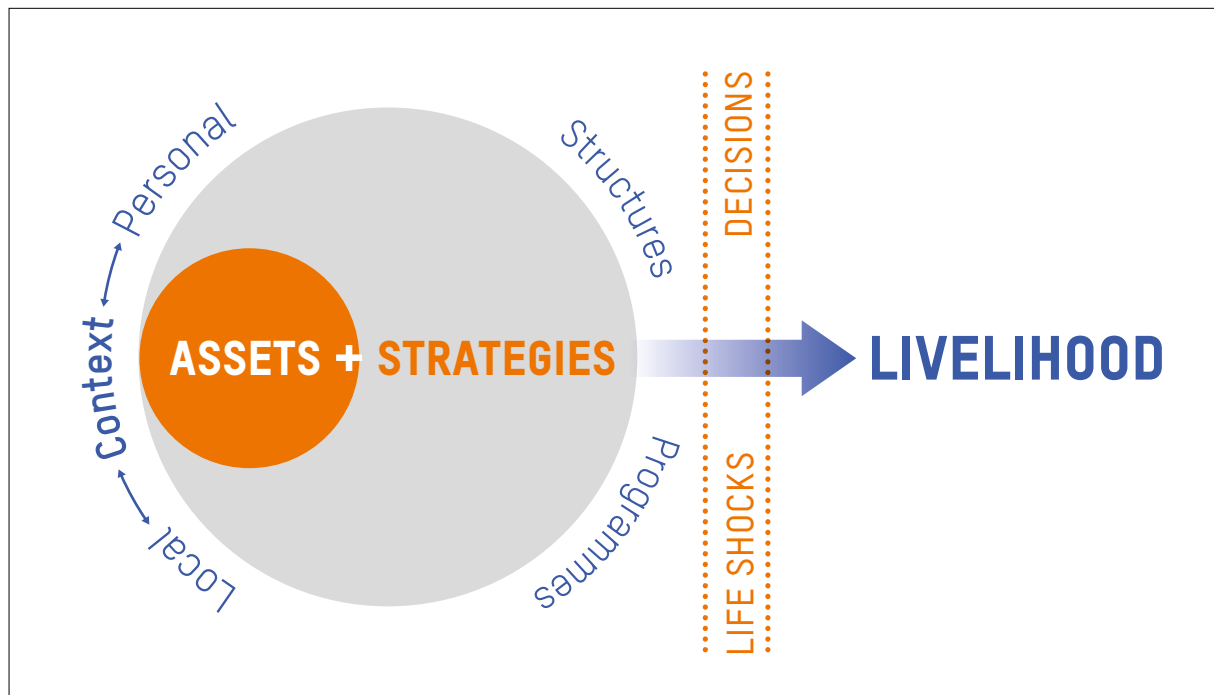
- Social – membership of groups, networks, family and friends.
- Financial – income, benefits, cash, savings, pensions, other items of financial value (e.g. jewellery).
- Public/locational – libraries, parks, public transport, other public services and amenities.
- Human – skills, knowledge, education, ability to work, health.
- Physical – homes, tools, transport, access to information.

Livelihoods projects set out to understand these strategies and how they are situated within an individual's **personal context** (their life story and personal decisions) and **the local, regional and national context** (social and economic). Prevailing social, cultural and religious practices within a community can also have a major impact on livelihoods, for example influencing expectations about responsibility for childcare or domestic responsibilities, or control over finances or particular assets.

Livelihoods are also affected by '**structures and programmes**' – government, voluntary and private sector institutions and their policies and practices (for example, the benefit system, social services, health care, church or local charities) and the individual's ability to negotiate them.

Finally all livelihoods are subject to '**life-shocks**' – major events in the life of the individual or household, such as a bereavement, job loss or birth of a new baby. Whilst fundamentally disruptive to previous livelihood strategies, not all life-shocks are necessarily negative. Life-shocks may have more or less positive effects, often on different areas of the individual or family life at the same time. Individuals and households also differ in their vulnerability to life-shocks (because of their personal or local context) and their ability to respond. Understanding vulnerability to life-shocks and how individuals and households vary in their ability to be able to withstand or adapt to the disruption they cause is a key task of livelihoods projects.

## APPENDIX BOX A1.1 SUSTAINABLE LIVELIHOOD'S APPROACH<sup>1</sup>



A main advantage of this SLA analytical framework is that it allows food bank use to be considered as part of the development or progression of people's lives, taking into account the immediate (proximate) reasons for their food bank referral and the longer-term background. Understanding food bank use can therefore be broken down into:

- The immediate circumstances or 'crisis' which apparently triggered food bank referral.
- The longer-term personal context or 'life story' which led the individual or family to that point.
- The wider local (and indeed national) social and economic context.
- The impact of institutions, structures and programmes (and an individual's ability to negotiate these) on the individual or family's livelihood.
- The other strategies which either exist alongside food bank use or may have been exhausted prior to turning to a food bank.

## A2 – IN-DEPTH INTERVIEWS AND FOLLOW-UP

### Sample design

**Scope:** The in-scope population was defined as working-age<sup>2</sup> clients referred to Trussell Trust Foodbanks.

The decision to restrict the study to Trussell Trust Foodbanks was taken in order to ensure that the research sample could comprehensively represent the study population. There are a large number of food banks which are independent of The Trussell Trust. However there is enormous diversity in those food banks in terms of how they are run and in particular how they select recipients. This diversity posed a huge methodological challenge to the research: it was not clear that we could select non-Trussell Trust food banks in a way which would ensure rigorous representation of types of food bank or their users. Practical limits on the numbers of food

<sup>1</sup> Diagram developed by Jane Perry, adapted from Chambers and Conway (1992), for use in Sheffield Diocese Listen Up! project (publication forthcoming).

<sup>2</sup> 'Working-age' was loosely defined to include anyone aged 16+ who might be willing to work; an upper age limit was not set as it was recognised that it was difficult to set an appropriate limit and that it might not be possible to screen participants on age.

banks which could be included and interviews which could be conducted also meant that it would be difficult to ensure that sufficient cases could be included to allow comparisons between different types of food banks.

Early in the design stage the question was raised as to whether to only invite participants on their second or subsequent visit to the food bank, when it was felt they were more likely to have built up trust and therefore be willing to take part. This was rejected when consultation with food banks revealed that up to 80% of food bank users only made one visit, and so a large population would be excluded if not invited to take part at that first visit.

**Sample size:** The research was originally designed to cover six locations in England, with a seventh Scottish location added on the recommendation of the Advisory Group. Conducting research across seven locations allowed a good spread of locations across the country whilst ensuring the research could be managed effectively and within the time frame and budget available. A target of six interviews at each location would generate a total of 42 interviews, which is similar to comparable studies of food aid users in the US.

**Selecting locations:** Types of locations were identified to ensure good coverage of different socio-economic characteristics and regional differences. In line with this breakdown, individual food banks were recommended by The Trussell Trust and agreed with the research team.

#### APPENDIX BOX A2.1 FOODBANK LOCATIONS USED IN THE RESEARCH

Area type	No.	Locations	Details
Post-industrial, North of England	2	County Durham	Started: late 2011 24 Distribution Centres (research conducted at 2) 6,780 vouchers/14,128 people in 2013/14 (Apr 2013 to Mar 2014) Covers all of County Durham, including towns, former mining villages and rural areas
		Burngreave, Sheffield	Started: 2012 2 Distribution Centres (research conducted at 1) 1,192 vouchers/2,296 people in 2013/14 Covers 2 wards Sheffield, inner-city/large housing estate, multi-ethnic former steel work communities
London	2	Tower Hamlets	Started: 2010 7 Distribution Centres (research conducted at 1) 1,070 vouchers/2,272 people in 2013/14 Tower Hamlets Borough
		Kingston	Started: 2011 4 Distribution Centres (research conducted at 1) 2,507 vouchers/5,492 people in 2013/14 Kingston upon Thames is the principal settlement of the Royal Borough of Kingston upon Thames in southwest London
Suburban, South East	1	Epsom and Ewell	Started: 2012 4 Distribution Centres (research conducted at 1) 947 vouchers/2,279 people in 2013/14 Epsom and Ewell is a local government district with borough status in Surrey, England, covering the towns of Epsom and Ewell
Rural	1	North Cotswold	Started: 2011 5 Distribution Centres (research conducted at 1) 422 vouchers/1,435 people in 2013/14 Covers rural NE Gloucestershire with no urban or medium/large towns
Scotland	1	West Lothian	Started: 2013 7 Distribution Centres (research conducted at 1) 2,268 vouchers/4,095 people in 2013/14 Small towns and villages in the Scottish Central Belt

**Sample composition:** A target sample breakdown was designed to ensure coverage of main groups of interest (see below). A balance was attempted between achieving sufficient interviews with ‘typical’ groups of food bank recipients (as identified from Trussell Trust data) and including participants taken from across the scope of food bank users, representing as far as possible all the diverse constituencies. This was achieved by identifying some core groups which needed to be well-represented (e.g. single males, families with children, households who were not in work) and a number of characteristics which it was considered important to include on policy/research groups (those in work, large families, ethnic minority groups).

Similarly the sample was designed to give good representation of the three main Trussell Trust referral categories (benefit delays, benefit changes and low income) but also coverage of a range of other categories if possible. Five interviews were conducted with both members of the couple present, at all others the participant was either single or only one partner was interviewed. Around one in five interview participants were from non-white British ethnic groups.

#### APPENDIX BOX A2.2 IN-DEPTH INTERVIEW SAMPLE COVERAGE

Characteristic	Coverage	Target (per location)	Target (total)	Achieved sample
Gender	Even split	3 Male	21 Male	19 Male
		3 Female	21 Female	26 Female
Family type	Adequate coverage	2 Couple, kids	14 Couple, kids	6 Couple, kids
		1 Couple, no kids	7 Couple, no kids	6 Couple, no kids
		1-2 Single, kids	7-14 Single, kids	11 Single, kids
		1-2 Single, no kids	7-14 Single, no kids	17, Single, no kids
In- and out-of work		2-3 Working	14-21 Working	5 Working
		3-4 Non-working	14-21 Non-working	34 Non-working
Large families	Adequate coverage	1-2 with 3+ children	2-14 with 3+ children	6 with 3+ children
<b>TOTAL</b>		<b>6</b>	<b>42</b>	<b>40</b>

#### Recruitment

**Maximising inclusion:** A number of steps were taken to maximise inclusion:

- Nearly all interviews were conducted at the food bank location, which was seen to be a safe, warm and accommodating environment which would be familiar to participants. Provision was available for interviews to be conducted at an alternative location if this better suited the participant.<sup>3</sup> For example one interview was conducted in an alternative location closer to where the participant lived.
- Trained food bank volunteers were involved in recruiting participants and conducting the interviews.
- Researchers were permitted to arrange interviews to suit the food bank and participants. In some cases this involved conducting interviews at the time of the food bank visit, thereby avoiding inconvenience to the participant and minimising missed appointments. In other cases, interviews were scheduled for a later date which was more suitable for the participant. Where appropriate, letters or text messages were sent reminding the participant about the interview appointment.
- Food and drink were available throughout the interview, on the recommendation of the pilot interviewer who reported some participants appearing visibly hungry.

<sup>3</sup> Researchers were instructed to monitor carefully to ensure that holding interviews at the food bank was not excluding certain types of people (i.e. those with jobs or with childcare or caring responsibilities).

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- Participants with small children were encouraged to bring them to interviews, if needed. Food banks were often able to provide toys and to assist in entertaining children during the interview.
  - Unfortunately it was not possible to provide formal translation services. However the food bank volunteer in one multi-ethnic location could speak Arabic and was willing to provide informal translation, allowing one interview to continue when it emerged the participant did not have sufficient English to explain their circumstances in detail. In other interviews, simple questions and the interactive research tools helped to clarify information even when the participant did not have strong English.

An introductory leaflet explained the aims of the study, outlining what was involved and encouraging people to take part. This was produced in two versions, a simple, plain English version and a fuller version intended for food bank staff and anyone who wanted more information. This leaflet was given to participants as part of the recruitment, often with the interview time and interviewer contact details on it. It was also left with participants after the study, so they had a record of what they had participated in.

After discussion with the Advisory Group it was decided to provide a £15 supermarket voucher as small token of appreciation for their time. This was designed in part to encourage participation (i.e. to provide an incentive for participants to agree to and attend interviews). However concerns were raised about the potential undue influence of such an incentive with such a vulnerable population. As a result, researchers and volunteers predominantly chose not to mention the payment as part of the standard recruitment procedure. However we still believe the payment acted as an indirect incentive, by assuring food bank volunteers who were doing the recruitment that the participants really would 'get something out of it' and therefore increasing their confidence in introducing the study. In practice, the surprise and gratitude of participants when being presented with the voucher at the end of the interview was at times overwhelming.

**Recruiting participants:** It was considered to be inadvisable to attempt to construct a formal sample-frame prior to recruitment. Practical limitations (no pre-existing list of food bank users, external researchers working to a limited fieldwork period) and the nature of the population of interest (clients visiting food banks, often on a one-off basis) meant the additional stage would have resulted in a lot of non-contact and wasted effort.<sup>4</sup>

Potential participants were identified by the trained food bank volunteer in consultation with the professional researcher. Care was taken to ensure that the sample reflects the diversity of food bank users (in terms of gender, age, ethnicity, household composition and employment status) to meet the pre-set sample criteria. In practice this worked well, with a good spread being achieved at each food bank.

It was recognised that exactly how participants were recruited would inevitably differ according to different characteristics of food bank locations. A recruitment protocol was therefore developed, in collaboration with food bank managers, to make sure that variation was minimised. This included:

- Including users on their first and subsequent visits to the food bank (see above).
- Avoiding recruiting too many users who are well known (therefore long-term) users of the food bank – to avoid bias towards those with greatest dependency.
- Attempting to recruit the first available users in any food bank session (who met the sample criteria) to avoid potential for 'cherry-picking' particularly good stories; but also being aware of the danger of recruiting only the 'first-through-the-door' and so introducing an alternative bias. In practice, researchers felt they achieved a good balance of attenders at different times of session.

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<sup>4</sup> The alternative option of using the enhanced administrative data collection procedure as the basis for selecting participants was considered, but rejected when it became clear that not all food banks would be participating in the administrative data collection.



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Researchers were encouraged to record information about the numbers of people approached, consent rate and reasons for non-consent. In practice, the busy nature of food banks and volunteers meant that recording systematic information was not feasible. However in the Sheffield food bank where data was collected, of the ten potential participants approached:

- Five agreed to be interviewed straight away.
- Four agreed to come back for a later appointment – one resulting in a successful interview and three missed.
- Only one family declined to take part outright (the reason given being that they were too angry to report their circumstances in a calm and balanced manner).

Across the locations the ease of recruitment was felt to be remarkable. This was attributed to the difficult situations participants were in, with many having powerful stories which they were keen to tell.

### Conducting interviews

Interviews were carried out by a professional researcher, working closely with a trained food bank volunteer. The researcher was responsible for the interview process but involved the volunteer in the interview process as far as was appropriate, depending on their skills and confidence. Interviewing in pairs meant assistance with other tasks could be given, such as observing, making brief notes and providing practical support (e.g. playing with small children, working recording equipment etc.).

Interviews took place in the food bank, or a similar venue, either in a private room or a secluded corner of public space. This had advantages practically and in terms of health/safety and ethical concerns. Efforts were made to make participants feel welcome and at home, for example providing toys/safe space for young children.

Interviews were expected to last between 60-90 minutes. The mean interview length was 62 minutes, with the longest 103 minutes and shortest 25 minutes. With the participant's permission, interviews were recorded and transcribed. This avoided the need for copious note-taking (allowing the researcher to concentrate on the conversation) and allowed greater detail and objectivity in analysis (by sharing the entirety of the conversation with other researchers/the project manager rather than just the researcher's notes).

**Informed consent:** Interviewees were assured of a number of steps which would be taken to ensure that interviews would be completely confidential:

- Names and contact details would not be stored with interview materials (instead a unique reference number would be used).
- Personal information (that is information which identifies a named individual) would not be shared outside of the research team without the participant's explicit permission – except where required by law or to protect a vulnerable adult/child.
- Names, locations and any other information which would enable an individual to be identified would be changed in all reports and presentations.

On completion of a successful interview, participants were asked to provide written consent, including consent to be contacted for the follow-up interview, and given a letter of thanks (including further information about the study, for future reference) and a £15 supermarket voucher as a small token of appreciation for their time. They were also invited to participate in communications and advocacy work, and, if they agreed, their contact details would be passed to Oxfam.

**Interview coverage:** Researchers were provided with a 'topic guide' giving an outline of the topics to be covered and other information which needed to be collected. The topic guide did not provide specific

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questions, leaving the interviewer free to conduct the interview conversation as they felt appropriate. Instead prompts in the topic guide reminded the interviewer to include detailed coverage of:

- Participant's household circumstances, including financial, social, human, physical and locational assets and strategies used to 'get by' (using the SLA House tool).
- Life-events and other triggers leading to food bank use (SLA Lifeline tool).
- Strengths and barriers to improving their position (SLA Strengths and Barriers tool).

**Piloting:** Contact procedures, interview topic guide and follow-up interview procedure were subject to careful piloting following their co-creation by the research team and advice by the research Advisory Group. This was completed across two sites by the external researchers, with the project manager monitoring the piloting and making any necessary alterations before fieldwork continued.

### **Follow-up telephone interview**

Participants were asked if they were willing to be contacted again by the same researcher after four to six weeks for a short (approximately 15 minutes) follow-up interview by phone.

The aims of the follow-up interview were to:

- Find out if/how the family's situation had changed since the interview was carried out (e.g. had they moved up/down the SLA ladder or whatever tool we decided to use).
- Probe about different types of assets (i.e. not just financial) and strategies used to bring about any changes – or particular barriers that prevented them.
- Follow up any specific issues identified during the interview (e.g. if benefits had been delayed, were they now receiving them, etc.).
- (If it did not come up unprompted) ask if/how emergency food support made a difference (or not).

Telephone interviews were not to be recorded. Interviewers made notes on a standard proforma in a format which could be easily incorporated into the analysis process.

### **Analysis**

Immediately after each interview, researchers produced a short summary of the interview, which was shared across the research team and with communications staff. This initial analysis, together with the participatory tools used and any other notes, were filed by researchers in a secure electronic storage area. This allowed notes and insights to be shared across the research team.

Project level analysis began by bringing the core research team together in March 2014, to debrief following the interview process and to identify initial themes (and sub-themes) emerging from the interview process. These themes were then used as a starting point for more detailed systematic analysis, conducted using NVivo qualitative analysis software. Coding allowed systematic cross-referencing of household characteristics and assets with reasons for food bank referrals, and also to investigate whether there appeared to be significant differences between different types of people/households. From this framework the analysis identified common themes, in-depth illustrations, and the interaction between food bank use and wider assets/strategies.

### **Feedback events**

Researchers organised a feedback event at each food bank location. In keeping with the SLA, the aim of this event was to give participants, volunteer researchers and food bank staff/volunteers the opportunity to hear and reflect on emerging findings. Participants were also given a summary of findings and the opportunity

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to see the full draft report if they wished. Feedback from these events was gathered by researchers. The project team then met again to discuss the draft report, which was also shared with the Advisory Group for comment.

### **A3 – ADDITIONAL DATA COLLECTION**

The Trussell Trust routinely collects certain data about the type of clients using their food banks and the reasons for referral. This information is provided by the referral agency on the food bank voucher. However, this data is quite restricted; for example, there are only two main categories for benefits issues ('benefit changes' and 'benefit delays'). In addition the referral agency can only code one reason for referral, not allowing for measurement of multiple issues.

The purpose of our additional data form was to collect additional information about the characteristics of food bank users and more detailed data on specific benefit issues they may be facing (informed by the CPAG caseload analysis). We also wanted to ask clients about their knowledge and use of different hardship payments, short-term benefit advances and local welfare assistance.

An additional aim was to explore whether it would be possible to design a more detailed data collection system, which could be congruent with The Trussell Trust's existing systems, to allow for longitudinal analysis, while being sufficiently simple for volunteers to use. The form was trialled as part of this research, to provide valuable quantitative data to support the qualitative findings and, potentially, to form the basis of a new nationwide data collection system in the future.

All seven food banks participating in the 'Emergency use only' project were invited to take part in piloting the new form. Five food banks initially agreed to take part, but one had to drop out early on due to lack of volunteers and another did not collect sufficient data to be included in the analysis. The final sample consisted of data on over 900 clients from three food banks: Durham, Epsom and Ewell and Tower Hamlets. (The actual sample size varied slightly between questions due to differential response rates.)

Food bank managers were sent hard copies of our additional data form and asked to complete these forms with the help and permission of clients during their visit to the food bank. A short guidance note was provided to ensure that the staff/volunteers understood the purpose of the survey and the meaning of the questions. Clients were asked whether they had already completed the form on a previous visit, to avoid double-counting.

Originally, the plan was to administer the survey over a three-month period (from Feb-April 2014), matching the time period for the in-depth interviews. The survey period was subsequently extended (to the end of June) in order to increase the total number of responses. Whilst one of the food banks, Durham, was completing the forms with every client, the response rate at the other food banks was less comprehensive. For example, at one food bank the forms were only completed when one particular member of staff was on duty, and only at one of their three outlets. It therefore took longer to achieve the desired number of responses. As noted above, one of the food banks achieved fewer than 100 responses in total and was excluded from the analysis.

A copy of the additional data form is provided below. The front page included questions on: family type (number of adult men, women, and dependent children); tenure; employment status (whether anyone in household currently working or has worked in the previous six months); and indebtedness (whether has taken out a loan to pay for essentials, whether in arrears on household bills, and whether has received any debt/money advice). The reverse side asked about specific benefits issues: sanctions, benefit delays, 'bedroom tax', benefit cap, ESA re-assessments, and knowledge/receipt of local welfare assistance.

The data was subsequently entered on to an online database, using Survey Monkey, and analysed using a statistical software package, Stata.

## APPENDIX BOX A3.1 ADDITIONAL ADMINISTRATIVE DATA COLLECTION FORM

Date		Full voucher number	
Have you visited a food bank at any point since 17/2/14? <b>If yes, form is now complete</b>		Reason recorded on voucher for visit	
<b>Who lives in your household? Please tick all that apply.</b>			
Number of adult men			
Number of adult women			
Number of dependent children (up to 16 Or 16-19 in full time education and training)			
Are you a single parent?			
<b>What type of housing do you live in? Please tick all that apply</b>			
Local authority housing			
Housing association			
Private rented accommodation			
Owner occupier			
Homeless			
<b>Is/has anyone in your household working?</b>	<b>Yes</b>	<b>No</b>	<b>Don't know</b>
Currently in paid employment			
If not currently working, has been working at some point in the last 6 months?			
Is/has this work been irregular (variable or unpredictable hours, short term contracts)?			
If you can recall, what was the last date that a member of your household received a wage			
<b>How are you and your household coping?</b>	<b>Yes</b>	<b>No</b>	<b>Don't know</b>
Using credit cards or loans to pay for essentials e.g. food, heating, housing?			
In arrears with essential bills e.g. housing costs or heating?			
Are you currently receiving any money or debt advice?			
<b>Have any of your household current benefits been stopped or reduced because of a sanction?</b>	<b>Yes</b>	<b>No</b>	<b>Don't know</b>
<b>If yes</b> , did you know you could apply for a hardship payment from the job centre?			
<b>If yes</b> , have you applied for a hardship payment from the job centre?			
<b>If yes</b> , have you been awarded a hardship payment?			
<b>Has your housing benefit been reduced because of the 'bedroom tax'?</b>	<b>Yes</b>	<b>No</b>	<b>Don't know</b>
<b>If yes</b> , did you know you could apply for a discretionary housing payment (DHP)?			
<b>If yes</b> , have you applied for a DHP from your local authority?			
<b>If yes</b> , have you been awarded a DHP?			
<b>Has your housing benefit been reduced because of the benefit cap?</b>	<b>Yes</b>	<b>No</b>	<b>Don't know</b>
<b>If yes</b> , did you know you could apply for a discretionary housing payment (DHP)?			
<b>If yes</b> , have you applied for a DHP from your local authority?			
<b>If yes</b> , have you been awarded a DHP?			
<b>Has anyone in your household claimed a benefit that has not been decided in any way?</b>	<b>Yes</b>	<b>No</b>	<b>Don't know</b>
<b>If yes</b> , did you know you may be able to apply for a short term benefit advance?			
<b>If yes</b> , have you applied for a short term benefit advance from your job centre?			
<b>If yes</b> , have you been awarded a short term benefit advance?			
<b>Did you know that you can seek support from local crisis support or welfare assistance schemes?</b>	<b>Yes</b>	<b>No</b>	<b>Don't know</b>
<b>If yes</b> , have you applied for support?			
<b>If yes</b> , have you received support from the scheme?			
<b>Have you, or anyone else in your household previously claimed ESA?</b>	<b>Yes</b>	<b>No</b>	<b>Don't know</b>
<b>If yes</b> , has ESA been stopped in the last 6 months because you were found fit for work?			
<b>If yes</b> , have you asked for the decision to be looked at again?			
<b>If known</b> , please provide the date found fit for work and date of challenge			

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#### **A4 – WELFARE CASELOAD ANALYSIS (TOWER HAMLETS FOODBANK)**

Child Poverty Action Group (CPAG) placed a welfare rights adviser in Tower Hamlets Foodbank from 9 August 2013. In the year to 8 August 2014, 178 individual food bank users received advice. The adviser's role was to provide advice and represent the client with the benefit authorities in order to resolve benefit problems and maximise benefit income. As part of this work, detailed caseload notes were collected and stored on the AIMS database system.

The adviser was located in the food bank distribution sessions. Food bank users had an initial interview with food bank workers, and where a benefit issue was identified could be referred directly to the adviser. A training session was conducted with food bank workers to help them in identifying benefit issues. In addition the location of the adviser at the session meant that if a food bank worker was uncertain as to whether advice was appropriate this could be quickly discussed at the time.

The welfare rights adviser was in a position, due to their knowledge of social security law and their subsequent actions on behalf of the food bank user, to establish the exact cause of the lack of benefit. This overcomes the problems that can occur with survey data or in-depth interviewing where the research participant may not be aware of the precise reason that their benefits are not in payment. It also allows the account of the food bank user to be independently verified.

Because the cases were actually being worked on, the method also allowed data to be gathered about the following through of the problem – for example, how long did the delay continue once advocacy commenced, or how difficult was it to contact the relevant person within the benefit authority?

The starting point of the analysis of cases was the adviser's ongoing knowledge and experience of the sort of problems that food bank users had presented and been assisted with. This knowledge was then used to conduct free text searches of the advice notes to identify cases where common issues had arisen. The case notes could then be looked at in more detail and grouped into types of issue.

Although many cases contained common features each case was different. The method of examining cases meant that cases could be compared so that the actual common legal or administrative issue could be focused on. This inevitably meant that those cases which were about a legal or administrative issue that simply did not affect other (or many other) cases were eliminated from the report stage of the research. This ensures that the issues raised by the research are likely to be those which affect substantial numbers of food bank users – which could then be checked against the additional administrative and interview data.

Rather than being tied to a classification scheme designed before the research commenced, the issues that actually affected food bank users were allowed to emerge from the data itself and could be used to feed into the design of the collection of additional administrative data (see Appendix A3 above).

## APPENDIX B – TABLES

**APPENDIX TABLE 1 REFERRAL REASON (THE TRUSSELL TRUST – NATIONAL FIGURES)**

	England %	Wales %	Scotland %	Northern Ireland %	UK %
Benefit delays	30	30	26	15	30
Benefit changes	15	16	18	8	16
Refused crisis loan	0	0	3	0	1
Unemployed	4	4	3	12	4
Homeless	3	3	3	3	3
Sickness	2	2	2	4	2
Delayed wages	1	2	1	1	1
Domestic violence	1	1	1	2	1
Low income	23	24	21	39	23
Debt	7	9	6	7	7
Child holiday meals	1	0	0	0	1
Other	12	9	15	9	12
<b>All</b>	<b>290,437</b>	<b>29,417</b>	<b>36,086</b>	<b>4,714</b>	<b>360,654</b>

Source: Trussell Trust data, Jan-Apr 2014

**APPENDIX TABLE 2 REFERRAL REASON (THE TRUSSELL TRUST FOODBANK LOCATIONS)**

	Tower Hamlets %	Kingston %	Epsom and Ewell %	North Cotswold %	Burngreave, Sheffield %	County Durham %	W. Lothian, Scotland %
Benefit delays	29	23	26	8	43	37	39
Benefits changes	23	14	15	20	17	20	15
Refused crisis loan	1	0	0	0	0	0	0
Unemployed	5	8	7	2	4	4	3
Homeless	2	8	1	0	6	2	3
Sickness	3	2	2	7	0	2	1
Delayed wages	3	1	4	1	1	1	1
Domestic violence	6	1	1	3	2	1	3
Low income	18	38	24	33	11	20	15
Debt	4	3	10	6	4	7	8
Child holiday meals	0	0	1	17	0	0	1
Other	8	4	8	4	11	6	12
<b>All</b>	<b>678</b>	<b>2,318</b>	<b>718</b>	<b>404</b>	<b>925</b>	<b>5,468</b>	<b>1,506</b>

Source: Trussell Trust data, Jan-Apr 2014

### APPENDIX TABLE 3 WAITING FOR BENEFITS

	Durham	Epsom and Ewell	Tower Hamlets
No. of h/holds that report claiming a benefit that has not been decided yet	175	39	50
Total no. of respondents	636	121	146
<b>% of h/holds that have report claiming a benefit that has not been decided yet</b>	<b>28%</b>	<b>32%</b>	<b>34%</b>
<b>If waiting for benefit decision:</b>			
No. (and %) of h/holds that know they can apply for a short-term benefit advance	74 (47%)	6	6
No. (and %) of h/holds that have applied for a short-term benefit advance	41 (26%)	5	5
No. (and %) of h/holds that have been <b>awarded</b> a short-term benefit advance	14 (9%)	4	1
No. of respondents waiting for benefit decision (follow-up questions) <i>Not all respondents who reported waiting for benefits answered the follow-up questions about short-term benefit advances, hence the totals in this row are lower than the first row totals.</i>	158	25	46

Source: Additional administrative data, 3 locations, Feb-Jun 2014

### APPENDIX TABLE 4 SANCTIONS

	County Durham	Epsom and Ewell	Tower Hamlets
No. of h/holds that report having their benefits reduced due to a sanction	183	28	28
No. of respondents (total)	643	121	148
<b>% of h/holds that report having their benefits reduced due to a sanction</b>	<b>28%</b>	<b>23%</b>	<b>19%</b>
<b>If benefits reduced due to sanction:</b>			
No. (and %) of h/holds that know they can apply for a hardship payments	113 (68%)	5	16
No. (and %) of h/holds that have applied for a hardship payment	79 (47%)	2	13
No. (and %) of h/holds that have been awarded a hardship payment	30 (18%)	1	2
No. of h/holds having their benefits sanctioned (follow-up questions) <i>Not all respondents who reported waiting for benefits answered the follow-up questions about short-term benefit advances, hence the totals in this row are lower than the first row totals.</i>	167	19	25

Source: Additional administrative data, 3 locations, Feb-Jun 2014

## APPENDIX TABLE 5 DISABILITY BENEFITS

	County Durham	Epsom and Ewell	Tower Hamlets
No. of h/holds that report having their ESA stopped in the last 6 months because they were found 'fit for work'	89	10	16
No. of respondents (total)	557	106	149
<b>% of h/holds that report having their ESA stopped in the last 6 months because they were found 'fit for work'</b>	<b>16%</b>	<b>9%</b>	<b>11%</b>
<b>If ESA stopped recently:</b>			
No. of h/holds that have asked for the decision to be looked at again	53	6	14
No. of respondents that have had their ESA stopped (follow-up question) <i>Not all respondents who reported waiting for benefits answered the follow-up questions about short-term benefit advances, hence the totals in this row are lower than the first row totals.</i>	74	9	16

Source: Additional administrative data, 3 locations, Feb-Jun 2014

## APPENDIX TABLE 6: 'BEDROOM TAX'

	County Durham	Epsom and Ewell	Tower Hamlets
% of h/holds that report having their Housing Benefit reduced due to the 'bedroom tax'	118	11	9
No. of respondents (total)	635	119	147
<b>% of h/holds that report having their Housing Benefit reduced due the 'bedroom tax'</b>	<b>19%</b>	<b>9%</b>	<b>6%</b>
<b>If affected by 'bedroom tax':</b>			
No. (and %) of h/holds that <b>know</b> they can apply for a DHP	66 (65%)	7	6
No. (and %) of h/holds that have <b>applied</b> for a DHP	47 (46%)	7	6
No. (and %) of h/holds that have been <b>awarded</b> DHP	8 (8%)	3	5
No. of respondents affected by 'bedroom tax' (follow-up questions) <i>Not all respondents who reported waiting for benefits answered the follow-up questions about short-term benefit advances, hence the totals in this row are lower than the first row totals.</i>	102	8	9

Source: Additional administrative data, 3 locations, Feb-Jun 2014



## APPENDIX TABLE 7: BENEFIT CAP

	County Durham	Epsom and Ewell	Tower Hamlets
No. of h/holds that report having their Housing Benefit reduced due to benefit cap	56	14	5
No. of respondents (total)	644	120	145
<b>% of h/holds that report having their Housing Benefit reduced due to benefit cap</b>	<b>9%</b>	<b>12%</b>	<b>3%</b>
<b>If affected by benefit cap:</b>			
No. of h/holds that <b>know</b> they can apply for a DHP	26	7	4
No. of h/holds that have <b>applied</b> for a DHP	19	5	3
No. of h/holds that have been <b>awarded</b> a DHP	9	2	3
No. of respondents affected by benefit cap (follow-up questions) <i>Not all respondents who reported waiting for benefits answered the follow-up questions about short-term benefit advances, hence the totals in this row are lower than the first row totals.</i>	48	10	4

Source: Additional administrative data, 3 locations, Feb-Jun 2014

## APPENDIX TABLE 8: LOCAL WELFARE ASSISTANCE SCHEME

	County Durham	Epsom and Ewell	Tower Hamlets
...% of h/holds that <b>know</b> they can seek support from Local Welfare Assistance Scheme (LWAS)	36%	48%	51%
...% of h/holds that have <b>applied</b> for support from LWAS	21%	120	145
... % of h/holds that have <b>received</b> support from LWAS	11%	18%	35%
No. of respondents (total) <i>This is the total number of respondents to the first question. Not all respondents answered the second and third questions, so the totals are slightly lower.</i>	633	120	145

Source: Additional administrative data, 3 locations, Feb-Jun 2014

## APPENDIX TABLE 9 HOUSING TYPE

	County Durham	Epsom and Ewell	Tower Hamlets
Local authority	30%	8%	19%
Housing association	21%	63%	54%
Private rented	36%	18%	12%
Temporary	5%	7%	8%
Owner-occupied	3%	3%	1%
Homeless	4%	3%	7%
No. of respondents	668	120	156

Source: Additional administrative data, 3 locations, Feb-Jun 2014

## APPENDIX TABLE 10 EMPLOYMENT STATUS

	County Durham	Epsom and Ewell	Tower Hamlets
% of h/holds reporting that someone in their household is currently in paid employment	6%	19%	4%
No. of respondents (total)	651	121	156
% of h/holds that report having worked at some point in the last 6 months	16%	16%	11%
No. of respondents (follow-up question)	484	97	140
No. of respondents <i>Not all respondents who responded to the first question also answered the follow-up question about their recent employment history, hence the totals in this row are lower than the second row totals.</i>	668	120	156

Source: Additional administrative data, 3 locations, Feb-Jun 2014

## APPENDIX TABLE 11 DEBT

	County Durham	Epsom and Ewell	Tower Hamlets
% of h/holds using credit cards or loans to pay for essentials e.g. food, housing	19%	18%	21%
% of h/holds in arrears with essential bills e.g. housing, heating	50%	59%	73%
% of h/holds currently receiving any money or debt advice	30%	42%	9%
No. of respondents (total) <i>This is the total number of respondents to the first question. Not all respondents answered all three questions, so the totals vary slightly.</i>	608	119	149

Source: Additional administrative data, 3 locations, Feb-Jun 2014

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**APPENDIX TABLE 12 HOUSEHOLD TYPE**

	County Durham	Epsom and Ewell	Tower Hamlets
Single man	33%	17%	37%
Single woman	12%	16%	15%
Two or more adults, no children	21%	17%	11%
Single with children	14%	28%	26%
Two or more adults with children	21%	23%	11%
No. of respondents (total)	663	121	154

Source: Additional administrative data, 3 locations, Feb-Jun 2014

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## APPENDIX C – BACKGROUND TO BENEFIT ISSUES

This appendix provides a brief explanation of the legal rules and guidance concerning those areas of the benefit system where food bank users commonly experienced problems (discussed in Part A: Section 4), along with background information on Local Welfare Assistance Schemes (Section 7).

### C.1 - WAITING FOR BENEFITS

#### BOX C1.1 SUMMARY OF RULES ON DECIDING AND PAYING BENEFIT CLAIMS

##### Claims and decisions

1. In order to be entitled to an award of a particular benefit at a particular rate, it is almost always the case that a person must make a claim for that benefit.<sup>1</sup> Entitlement to an award for a period before a claim is submitted is extremely limited, so those who do not claim on time often miss out on money they may have been entitled to had they acted more quickly.<sup>2</sup> Claims are completed in various ways (on paper claim forms which can be posted to DWP, via telephone with details given, then confirmed to the claimant in writing or online). Sometimes, it will be necessary for further questions to be asked of the claimant, or further information provided after the initial claim form is completed.

2. Once a claim for a benefit is made, it is the duty of a decision maker at the DWP to make a decision on whether the person making the claim meets the statutory conditions for an award of benefit, and, if so, at what rate, and from which date.<sup>3</sup> There is no statutory time limit within which a claim must receive a decision. However, the general duty is that decisions must be made as soon as reasonably practicable. What counts as 'reasonably practicable' can depend on the volume of other claims currently outstanding, the resources of the Department, and the urgency of a particular case.

3. Following a decision that a claimant is entitled to a particular amount from a particular date, notice of the decision must be sent to the claimant.<sup>4</sup> The decision then needs to be implemented as soon as reasonably possible – e.g. payment should be made.<sup>5</sup>

4. Broadly speaking, similar principles apply for claims of tax credits.<sup>6</sup>

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<sup>1</sup> Section 1, Social Security Administration Act 1992.

<sup>2</sup> See for example Regulation 19 of Social Security (Claims and Payments) Regulations 1987 (SI No. 1968)

<sup>3</sup> Section 8, Social Security Act 1998.

<sup>4</sup> Regulation 28, Social Security and Child Support (Decisions and Appeals) Regulations 1999 (SI No. 991).

<sup>5</sup> Regulation 20, Social Security (Claims and Payments) Regulations 1987 (SI No. 1968).

<sup>6</sup> Section 3 Tax Credits Act 2002 deals with claims, Section 14 with decisions on claims, and Section 24 with payment.

## BOX C1.2 DWP TARGETS FOR PROCESSING CLAIMS

The DWP Business Plan in 2010–2011 had targets for ‘Average Actual Clearance Time’ of claims for IS, ESA and JSA as per the table below.<sup>7</sup> These targets were dropped from subsequent Business Plans.

### DWP Business Plan (2010–2011) – Average Actual Clearance Time Targets

<i>Benefit</i>	<i>Average Actual Clearance Time</i>
JSA	9 days
IS	11 days
ESA	14 days

Ministerial answers to questions in the House of Commons now reveal that the targets are to process a certain percentage of all claims for a particular benefit within a fixed number of days.<sup>8</sup>

### Clearance time targets as per Ministerial answer

<i>Benefit</i>	<i>November 2013 – % of claims to be processed within X number of days:</i>
JSA	90% within 16 days
IS	90% within 13 days
ESA	85% within 16 days

Note that, because the target times are different (the 2010–2011 time is an average of all claims and the 2013 one is a target that a fixed % are done within the specified number of days), it is not possible to compare them.

In terms of performance against the target measure now used, figures are available for the period April 2010 to September 2013.<sup>9</sup> For ESA, the target was met in the last four months of that period (as well as at other points). For IS, the target was hit consistently over the last ten months of the period (again, as well as at other points). For JSA, the picture is similar.

## BOX C1.3 HMRC TARGETS ON PAYMENT TIMES

HMRC are responsible for the administration of Child Benefit and of tax credits. The HMRC Business Plan 2014–2016 sets out targets for how long processing new claims should take, as follows:<sup>10</sup>

‘For our benefits and credits customers we will continue to:

- handle all new claims and changes of circumstances for UK customers within 22 days
- handle all new claims and changes of circumstances for international customers within 92 days’

<sup>7</sup> ‘Jobcentre Plus Business Plan 2010 – 2011’, DWP, page 16. Retrieved 15th October 2014, via <http://webarchive.nationalarchives.gov.uk/20130102205834/http://www.dwp.gov.uk/docs/jppb-1011.pdf>.

<sup>8</sup> Hansard, House of Commons, 6 November 2013, Column 188W.

<sup>9</sup> Hansard, House of Commons, 6 November 2013, Columns 188W to 196W.

<sup>10</sup> ‘HMRC business plan: 2014 to 2016’, 14 April 2014, Section 4.2. Retrieved 15th October 2014, via <https://www.gov.uk/government/publications/hmrcs-business-plan-2014-to-2016/hmrc-business-plan-2014-to-2016>.

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## BOX C1.4 RULES ON SHORT-TERM BENEFIT ADVANCES

1. The main situation in which short-term benefit advances (STBAs) can be made by the DWP is where a person:<sup>11</sup>
  - Has made a claim for an eligible benefit<sup>12</sup> and it has not been awarded;
  - It appears likely to the decision maker that they will be entitled to the benefit; and
  - The person is experiencing 'financial need' because the benefit is not yet in payment.
2. 'Financial need' is defined as the situation where there is a serious risk of damage to the health or safety of the claimant or a member of their benefit family (e.g. claimant's partner and any children for whom claimant or partner is responsible for whom they could in theory claim Child Benefit) due to non-payment of the benefit.
3. An STBA can be requested either via a telephone call or in person at a local Jobcentre Plus.
4. People making claims for benefits are not given any information by the Jobcentre, in the course of making their claim, that an STBA may be payable if they are in financial need whilst awaiting a decision and payment on that claim. Nor are there posters or other information leaflets available at Jobcentres. A search of the '.gov.uk' website for 'short term advance' does not reveal any information.<sup>13</sup> The detailed guidance issued to decision makers is not published by the DWP online.
5. When an STBA is requested, DWP guidance suggests that the decision maker should first consider whether it is possible to make a full decision on the benefit claim and put it into payment.
6. Decisions on STBAs are not communicated to claimants in writing, and there is no right of appeal against a refusal to make an STBA.
7. There is no provision for interim payments of tax credits prior to a decision to award being made.

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<sup>11</sup> Regulation 5, Social Security (Payment on Account of Benefit) Regulations 2013 (SI No. 383).

<sup>12</sup> All the main means tested benefits, IS, irESA, ibJSA, SPC etc., are eligible benefits. The main exclusions are HB, DLA, AA, PIP and CTC/CB.

<sup>13</sup> <https://www.gov.uk/search?q=short+term+advance> (search conducted 26th June 2014).

## BOX C1.5 URGENT PAYMENTS IN DELAY CASES – REDUCTION IN PROVISION

Prior to April 2013, where a person was experiencing hardship because a claim for benefit had been made but had yet to be decided and an award put into payment, a common solution was the obtaining of a Social Fund Crisis Loan (known as an 'alignment payment').

As indicated in Box C1.4, when an STBA is requested then the decision maker will first consider whether the benefit can simply be awarded. The data in the table below compares the volume of alignment payments made in previous tax years with the volume of the combined total of STBA payments and cases where a request for an STBA payment led to an immediate award.

The number of Crisis Loans for Alignment peaked at 1,162,500 in 2010/11 and then fell to 834,500 in 2012/13. By contrast, in 2013/14, the first full year under the new system, the DWP responded positively to just 177,401 STBA requests - either awarding an STBA (79,773 cases) or accelerating payment of the main benefit that the applicant was waiting for (97,628 cases).

Part of the explanation is that many fewer people are applying for STBAs (335,036 in 2013/14). Unless there has been a huge decrease in the need or demand for such payments, which seems very unlikely in the current economic climate, this strongly suggests that a large number of potential applicants are either unaware of the existence of STBAs or are being deterred from applying.

Crisis loan alignment payments <sup>1</sup>	Total number of awards
2007/08	690,000
2008/09	865,800
2009/10	1,099,600
2010/11	1,162,500
2011/12	971,400
2012/13	834,500
<b>STBA payments</b> <sup>2,3,4</sup>	
2013/14	177,401

1. Figures are from a response to an FOI request to the DWP (#3207) on 10 September 2014.
2. Figures for April 1 to Nov 29 2013 are from the response to a written PQ by Mr Godsiff MP on 6 January 2014. Data for the remainder of the financial year are from Fol 3207 (see footnote 1).
3. This includes the total number of STBAs 'referred to the decision maker and allowed' and the total number of STBA requests that were 'refused because the primary benefit can be paid'.
4. The footnote to the FOI request states that 'due to differences between Crisis Loans and Short Term Benefit Advances, it is impossible to directly compare these advances to Crisis Loans for alignment to benefit'.

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## C.2 - SANCTIONS

### BOX C2.1 CURRENT JSA SANCTION REGIME

The two most common sorts of JSA sanction are those imposed because a claimant is judged to have failed to be actively seeking work (or to have been available for work – although sanctions for not actively seeking work are more frequent) and because a claimant is judged to have failed to participate in a ‘Scheme of Assisting Persons to Obtain Employment’ (e.g. the Work Programme). There are various other things which a JSA claimant can be sanctioned for doing or failing to do, but we concentrate here on the most common reasons for sanction.

It is a requirement of entitlement to JSA that the claimant is ‘actively seeking work’. This requires the claimant to take such steps as they can reasonably be expected to take in a given week to give them the best prospects of securing employment. A claimant who does not meet that test in a particular week is not entitled to JSA. From 22/10/2012, a failure to actively seek work also results in a sanction (e.g. a reduction in JSA for a period even when the claimant is actively seeking work).

JSA claimants are also required (although not as a condition of entitlement to JSA) to participate in schemes for assisting persons to obtain employment when correctly notified that they are required to do so. This requirement is enforced through the imposition of sanctions on those who fail, without a good reason, to participate in the schemes.

For both of the above, the length of sanction imposed is four weeks’ reduction of benefit for a first failure, and 13 weeks for a second or subsequent failure within a rolling 52-week period. The amount of the sanction is 100% of the JSA for single people or a couple with children. Thus, for many JSA claimants who are sanctioned, the effect of the reduction is to leave them with zero income for the sanction period (those who have children will keep Child Tax Credits and Child Benefit).



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## BOX C2. 2 CURRENT ESA SANCTION REGIME

People claiming ESA must, as a condition of entitlement, have a health problem which means that it is not reasonable to expect them to work ('limited capability for work').<sup>14</sup> However, unless such a claimant is assessed as being in the 'support group' (i.e. so disabled by their condition that it is also unreasonable to expect them to perform any activity whatsoever connected to work preparation, etc.), or in one of a very limited number of other exceptional groups (such as having a child aged under three), then they can be required to:

- attend 'work focused interviews'; and
- participate in 'work-related activity' (typically the Work Programme).

Failure to participate in either form of activity, without good reason, results in a sanction being imposed equal to £72.40<sup>15</sup> per week for each seven-day period in which the claimant does not come to an agreement with the Jobcentre to participate in the activity that they are judged to have failed to undertake.

Once such an agreement is reached, the sanction is imposed for a further period of at least 7 days (or 14 days if there has been a previous failure to participate within the last 52-week period, and 28 days if there have been two or more).

The typical weekly payment of ESA for a single claimant in this situation would either be £72.40 or £101.15. In most cases, for a single claimant, that is their only income (other than Housing Benefit). A claimant subject to a sanction must be left with at least £0.10 per week (to preserve entitlement to Housing Benefit and other 'passported' benefits). The typical consequence of a sanction, absent without hardship payments (see Box C2.3 below), is therefore that the claimant will be left with either £28.75 or £0.10 per week.

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<sup>14</sup> Sections 1(3)(a) and 8, Welfare Reform Act 2007.

<sup>15</sup> For a claimant aged 25 or over.

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### BOX C2.3 HARDSHIP PAYMENTS WHEN SANCTIONED

It is possible to obtain 'hardship payments' at 60% of the normal JSA rates. However, unless the claimant is in a 'vulnerable group' (e.g. pregnant, responsible for children, has a long term health condition which would get significantly worse within two weeks if hardship payment not made, etc.), no hardship payments are payable for the first two weeks of the sanction period.

The DWP guidance on hardship payments makes it clear that it is an intended effect of sanctions that they will harm the health of some JSA claimants. As stated above, the general rule is that, unless the claimant is in a vulnerable group, they are not entitled to hardship payments for the first 14 days of a sanction period. One of the vulnerable groups is defined in law as someone in a situation where they:

'suffer [...] from a chronic medical condition which results in functional capacity being limited or restricted by physical impairment and the Secretary of State is satisfied that

The suffering has already lasted, or is likely to last for not less than 26 weeks; and

Unless a jobseeker's allowance is paid to the claimant the probability is that the health of the person suffering would, within two weeks of the Secretary of State making his decision, decline further than that of a normally healthy adult and that person would suffer hardship.'<sup>16</sup>

DWP guidance makes clear that it is fully expected that a normally healthy adult's health will deteriorate when they are without food for two weeks:

'It would be usual for a normal healthy adult to suffer some deterioration in their health if they were without :

1. essential items, such as food, clothing, heating and accommodation or
2. sufficient money to buy essential items for a period of two weeks. [...]

The DM [decision maker] must determine if a person with a medical condition would suffer a greater decline in health than a normal healthy adult and would suffer hardship.'<sup>17</sup>

The rules provide<sup>18</sup> that, where a person claiming ESA has been sanctioned and the effect of the benefit reduction will be that the claimant experiences 'hardship', a hardship payment of £43.45 (60% of the basic amount of £72.40) can be made.<sup>19</sup> 'Hardship' is not defined in legislation, but factors to be taken into account include other resources available to the person, and whether essential items like food will be completely unavailable or only available at considerably reduced levels if the payment is made.<sup>20</sup>

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<sup>16</sup> Reg 140(1)(g), Jobseeker's Allowance Regulations 1996 (SI No. 140).

<sup>17</sup> 'Decision Maker's Guide', para 35099.

<sup>18</sup> Reg 64B, Employment and Support Allowance Regulations 2008 (SI No. 794).

<sup>19</sup> Reg 64D, Employment and Support Allowance Regulations 2008 (SI No. 794).

<sup>20</sup> Reg 64C, Employment and Support Allowance Regulations 2008 (SI No. 794).

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#### BOX C2. 4 TYPICAL LETTER SENT TO CLAIMANT ABOUT SANCTION

'We have looked at your claim again following a recent change.

We cannot pay you Jobseeker's Allowance from X date.

[...]

This is because we recently told you that a decision would be made about a doubt:

On whether you failed to comply with the requirements of the scheme to which you have no longer been referred. We have now decided that this doubt no longer applies.'

From Y date, your allowance will be £72.40 per week.

[...]

HOW YOU WILL GET YOUR MONEY

[There follows a calculation of how much will be paid from Y date]'

#### BOX C2. 5 ANALYSIS OF THE WORDING OF THIS LETTER

The typical letter (above- Box C2.4) sent to claimants regarding benefit sanctions presents a number of difficulties:

- It does not indicate clearly that a sanction is being imposed.
- It does not state the date on which the claimant is alleged to have failed to participate in the scheme.
- It does not spell out the fact that a decision has been made that the claimant did not have a good reason for failure to participate in the scheme.
- The statement 'this doubt no longer applies' is unclear – it is taken to refer to a doubt as to whether the claimant took part in the scheme, which has now been resolved against them.
- It would be plainer English and clearer to say 'we have now decided you did fail to comply with the scheme without good reason. As a result, you are not entitled to JSA for a four-week period'.
- The letter goes on to explain how much the claimant will be paid when the sanction comes to an end, but what really needs to be stated unequivocally is that the claimant will not be paid for a four-week period in the interim.

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## BOX C2.6 IMPACT OF SANCTIONS ON HOUSING BENEFIT

1. As well as directly affecting the income which the claimant has available to cover their own contribution to their rent, JSA sanctions and suspensions have a particularly severe knock-on effect on Housing Benefit, leaving sanctioned claimants at real risk of homelessness.
2. Benefit rules dictate that receipt of an income benefit (such as JSA, ESA and Income Support) means that the claimant passes the means test for entitlement to Housing Benefit. The impact of sanctions or suspensions on Housing Benefit differs according to the benefit claimed:
  - With ESA, the sanction always leaves the claimant with £0.10 per week. This means that entitlement continues during the sanction, so Housing Benefit is not affected.
  - For JSA, the DWP notifies the local authority that the claimant is longer receiving JSA, without necessarily revealing that this is the result of a sanction, or how long the sanction will last. Housing Benefit rules treat a sanctioned claimant as still in receipt of JSA, so there should be no effect on housing benefit; but, where a local authority is unaware that JSA has stopped due to a sanction, they cannot apply that rule.
  - A local authority informed that JSA has ceased should write to the claimant, reporting that they have had notice that the JSA entitlement has been stopped/suspended, and requesting new notification of income. Claimants then have one month (officially from the date of JSA suspension/sanction) to provide proof of income, and therefore entitlement to Housing Benefit.
3. We have identified a number of problems with how the procedure for JSA works in practice:
  - Immediate termination of Housing Benefit – where local authorities don't send a letter, instead moving straight to termination of Housing Benefit.
  - Non-receipt or acknowledgement of letters – some claimants report that they did not receive the letter. In other cases, the letter is received but not acknowledged or responded to, often because the sanctioned claimant is not able to deal adequately with their correspondence because of language/literacy issues or as the result of stress or anxiety.
  - Timing – claimants have a month to re-establish their proof of Housing Benefit eligibility. However, local authorities frequently appear to ignore this time period, terminating Housing Benefit before the month is up.
  - Re-establishing eligibility – sanctioned claimants are required to submit evidence of their financial eligibility for Housing Benefit; however, it is very difficult to provide evidence of no income.
4. Housing Benefit is terminated because of sanctions either as a result of maladministration on the part of local authority or of failure of the claimant to respond adequately to notification. One potential solution would be to leave the claimant with £0.10 a week (as for the sanction of ESA), so that entitlement to Housing Benefit would continue throughout the sanction. This would provide housing security for the claimant; it would also create considerable savings in administration costs, and, potentially, in the additional financial and social costs created by homelessness.

## C3 - PROBLEMS WITH DISABILITY BENEFITS

### BOX C3.1 WHEN A CLAIMANT HAS LIMITED CAPABILITY FOR WORK

In order to be awarded ESA, a person must have, or be treated as having, limited capacity for work (LCW). ESA cannot be paid if the person does not have or is not treated as having LCW.

1. When a person first claims ESA, and for the first 13 weeks of entitlement, they are in the 'assessment phase'. During this period, and for a longer period in cases where the assessment (see below) has not been conducted by DWP, such people are treated as having LCW simply on the basis that, after the first seven days of entitlement, they are providing medical certificates (Form MED 4) from their GP which certify them as having LCW, and which cover them for the dates of their entitlement.<sup>21</sup> Thus, if, for some reason, the DWP has not logged receipt of the medical evidence for a period in respect of a person claiming ESA in this stage, no payment of ESA can be made.
2. At some stage, a person who has claimed ESA and has been providing medical certificates will be asked to complete a form (ESA50). Four weeks are given from the date on which the form is issued to complete and return the form.<sup>22</sup> If the person does not return the form and is not regarded as having a good reason for not doing so, then they are treated as not having LCW, and ESA is brought to an end.<sup>23</sup>
3. Usually, the person will then be called to attend a medical examination conducted by ATOS on behalf of the DWP. Seven days' notice in writing must be given of the appointment in most cases.<sup>24</sup> If the person fails, without a good reason, to attend and participate in this medical examination, then they are treated as not having LCW, and ESA is brought to an end.
4. Where a person is treated as not having LCW for failing to return the ESA50 or attend the medical examination, they cannot reclaim ESA and again be treated as having LCW simply by providing medical certificates as most people claiming ESA can do (see (1) above) for a six-month period, unless they have a new medical condition or an existing health condition has significantly worsened. Persons who try to reclaim ESA within that six month period, and who cannot show a new or worsened condition, can only be paid ESA on their new claim once they have in fact been assessed as having LCW – and, of course, they cannot be assessed in most cases until they have attended a medical, which can take a long time to arrange. Thus, those whose ESA has been stopped for failing to return the ESA50 or failing to attend a medical face a six-month period where it is particularly difficult for them to obtain ESA again.
5. Following attendance at the medical examination, that report and any ESA50 returned by the person claiming is placed before a DWP decision maker, together with any other medical evidence collected from the GP or provided by the person. The decision maker assesses whether that evidence shows a person has LCW according to a points-based test of various functional abilities set out in legislation.<sup>25</sup> Those people not deemed to achieve sufficient points can no longer be treated as having LCW simply on production of medical certificates. They do not have LCW, and their ESA stops.

(Box C3.1 Continued on next page)

<sup>21</sup> Regulation 30, Employment and Support Allowance Regulations 2008 (SI 2008 No. 794).

<sup>22</sup> Regulation 21, Employment and Support Allowance Regulations 2008 (SI 2008 No. 794).

<sup>23</sup> Regulation 22, Employment and Support Allowance Regulations 2008 (SI 2008 No. 794).

<sup>24</sup> Regulation 23, Employment and Support Allowance Regulations 2008 (SI 2008 No. 794).

<sup>25</sup> Regulation 19 and Schedule 2.

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(Box C3.1 Cont. from previous page)

6. Until 28/10/2013, a person whose ESA stopped following their being judged as not achieving sufficient points to qualify as having LCW could simply file an appeal to a Tribunal against that decision (the appeal was filed by filling in a short form and providing it to the DWP office which made the decision). As soon as an appeal had been filed, then the person could again be treated as having LCW whilst the appeal was ongoing, subject to the requirement that they provided medical certificates. However, for decisions made on or after 28/10/2013, it is no longer possible to go straight to appeal. Instead, a person must first ask the DWP to look again at the decision that they do not have LCW (a 'mandatory reconsideration').<sup>26</sup> No appeal can be filed until the DWP has refused to reverse its own decision. During this period (i.e. until an appeal is made) then the person cannot be treated as having LCW,<sup>27</sup> and therefore cannot get ESA (unless there is evidence their health has deteriorated, etc. as at (4) above). There are no time limits for the DWP to conduct the mandatory reconsideration. As recounted by Citizens Advice Scotland,<sup>28</sup> the time taken can often be months. Thus, those people who have been found not to have LCW, and who are seeking to challenge that decision through mandatory reconsideration, experience a period where it is particularly difficult to obtain ESA.

7. In the event mandatory reconsideration is refused, an appeal can be made. The law provides that a claimant must be paid ESA pending that appeal, providing medical certificates are supplied on an ongoing basis.<sup>29</sup> Two factors can cause problems with such payment:

(a) the notice of appeal must now be posted directly to the Tribunal Service (HMCTS). There is then a few days' wait whilst HMCTS log the appeal and send notification that an appeal has been filed to the DWP. It appears that this notice takes about two weeks in the DWP internal postal system before reaching the relevant section, which must then inform the section that pays the benefit to rebuild the award and pay arrears owing. Thus, the whole process can take in excess of a month.

(b) should the person not provide a medical certificate, or should the DWP not log receipt of the medical certificate promptly, then payment of ESA cannot be made.

#### **C4 – LOCAL WELFARE ASSISTANCE SCHEMES (LWAS)**

The UK's social security system has long recognised that benefit levels do not allow claimants to build up financial reserves which would enable them to manage unexpected or one-off expenditures. As a result, for many years, additional public funds have been provided to assist those on low incomes with such costs. In April 2013, the discretionary Social Fund which had performed this function for many years was disbanded, and key elements of provision were 'localised'. Responsibility for community care grants and Crisis Loans for general living expenses was given to local authorities in England (and the devolved authorities in Scotland and Wales). Each local authority was tasked with designing a Local Welfare Assistance Scheme (LWAS) to provide broadly comparable support to residents.

In practical terms, LWAS cover the costs (or provide directly) essentials such as beds and cookers for those leaving institutions or fleeing domestic violence; provide goods for people with disabilities to help with independent living; enable families to replace broken white goods and essential furniture; and enable vulnerable individuals to afford food and heating.

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<sup>26</sup> Regulation 3ZA, Social Security and Child Support (Decisions and Appeals) Regulations 1999 (SI 1999 No. 991).

<sup>27</sup> Regulation 30(3), Employment and Support Allowance Regulations 2008 (SI 2008 No. 794) does not apply.

<sup>28</sup> <http://www.cas.org.uk/publications/voices-frontline-mandatory-reconsideration>

<sup>29</sup> Regulation 30(1), (2)(b) and (3), Employment and Support Allowance Regulations 2008 (SI 2008 No. 794).

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Wider research has demonstrated that that 10 months into the 2013/14 financial year, nearly half (49%) of the funding allocated to local welfare assistance schemes remained unspent.<sup>30</sup>

In early January 2014, it was announced that, from April 2015, local authorities will offer LWAS from within their general fund, and DWP's grant to Department for Communities and Local Government to fund LWAS will cease from that point forward. This decision was legally challenged, and, in September 2014, following settlement of the judicial review, the government committed to making a fresh decision on how LWAS would be funded. This new decision will be informed by a review that commenced in summer 2014, a consultation and consideration of equalities duties, and will be made in time to inform local government settlements due in December 2014.

The localised nature of LWAS means that their delivery varies according to area. Examples of differences between schemes operating in just two of our locations – Epsom and Ewell and County Durham – are given below:

### **Epsom and Ewell<sup>31</sup>**

The Epsom and Ewell Borough Council area is covered by Surrey County Council's Local Assistance Scheme. The application requirements are broad, with assistance available for claimants 'to meet their basic needs or needs of their dependants', or 'to keep or set up a home in the community'. Application is made via a Citizens Advice Bureau, and assistance takes the form of a one-off grant made as a VISA payment card and/or household items from a local social enterprise, the Surrey Reuse Network.

The scheme is intended to 'provide one-off support... to cover a short period of time in an emergency'. In line with this, there is a guideline limit of no more than three awards per 12-month period, with 'exceptions made where there is an exceptional need'. Repeat applicants will generally be signposted to local advice services. The scheme will not normally consider housing costs, debts, or costs normally met by state support or benefits.

There are no published criteria for decisions on local welfare assistance in Surrey, but 'consideration will be given to the nature, extent and urgency of the need in every case where an application for assistance is made'. There are provisions for a review of the application to be conducted within the team running the scheme, followed by a general Surrey County Council complaints process, and finally investigation by the Local Government Ombudsman.

### **County Durham<sup>32</sup>**

Durham County Council's Welfare Assistance Scheme is run by the Help and Advice Network Durham (HAND), a partnership between the local authority, Civica, Five Lamps, and the Family Fund. The scheme is comprised of two elements: Daily Living Expenses (DLE), and Settlement Grants. DLE grants are up to a maximum of £60 in value, and an additional £25 per child, to cover living expenses, emergency utility expenses, and emergency travel expenses. To qualify, claimants must have no other form of immediate financial assistance such as family, friends or their employer. Applicants must also fit into one of 11 categories of vulnerability, e.g. must have a dependent child at immediate risk, or have a learning disability.

Payment is made in the form of food (via a PayPoint store), direct payment to utilities providers, or direct payment to travel operators, but not in cash. DLE awards are limited to one per household per financial year, other than in exceptional circumstances. Settlement Grants have the same qualifying conditions, with a maximum limit of £500 in value (with no cash payments offered). The scheme significantly underspent in its first year of operation.<sup>33</sup>

No criteria for assessing applications are published, though decisions are based on the qualifying conditions. Appeals can be made to HAND in the event of an unsuccessful application.

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<sup>30</sup> based on the 139 authorities who responded – Freedom of Information request by CentrePoint.

[http://www.cypnow.co.uk/digital\\_assets/417/Centrepoint-FOI-summary.pdf](http://www.cypnow.co.uk/digital_assets/417/Centrepoint-FOI-summary.pdf)

<sup>31</sup> Sources: 'Surrey's Local Assistance Scheme: An information guide', and 'Surrey County Council Local Assistance Scheme: Policy', both accessed via [www.surreycc.gov.uk](http://www.surreycc.gov.uk).

<sup>32</sup> Sources: 'Welfare Assistance Scheme', Help and Advice Network Durham, V3 15 October 2013, and 'Durham County Council: Draft Welfare Assistance Fund Policy V7 2013/14', both accessed via [durham.gov.uk](http://durham.gov.uk).

<sup>33</sup> 'Row blows up over Durham County Council's welfare budget', The Journal, 2 April 2014.

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